

File 347:JAPIO Oct 1976-2003/Jan(Updated 030506)
(c) 2003 JPO & JAPIO
File 348:EUROPEAN PATENTS 1978-2003/Apr W04
(c) 2003 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20030515,UT=20030508
(c) 2003 WIPO/Univentio
File 350:Derwent WPIX 1963-2003/UD,UM &UP=200332
(c) 2003 Thomson Derwent

Set	Items	Description
S1	5	AU='BOVE S' OR AU='BOVE STEPHEN B' OR AU='BOVE STEVEN C'
S2	0	AU='WILECZEK R'
S3	13	AU='GILL J'
S4	18	S1 OR S2 OR S3

4/TI/1 (Item 1 from file: 348)
DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.

ONLINE REAL AND PERSONAL PROPERTY MANAGEMENT SYSTEM AND METHOD
SYSTEME ET PROCEDE DE GESTION EN LIGNE DE BIENS IMMOBILIERS ET PERSONNELS

4/TI/2 (Item 2 from file: 348)
DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.

FIBER OPTIC CONNECTION SYSTEM
FASEROPTISCHES VERBINDUNGSSYSTEM
SYSTEME DE CONNEXION DE FIBRES OPTIQUES

4/TI/3 (Item 1 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

ONLINE REAL AND PERSONAL PROPERTY MANAGEMENT SYSTEM AND METHOD
SYSTEME ET PROCEDE DE GESTION EN LIGNE DE BIENS IMMOBILIERS ET PERSONNELS

4/TI/4 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

FIBER OPTIC CONNECTION SYSTEM
SYSTEME DE CONNEXION DE FIBRES OPTIQUES

4/TI/5 (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

Patient and medical service provider Internet communications and management system, comprising patient care global network system with authorized access by patient set preferences to prior global medical history

4/TI/6 (Item 2 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

Metallic impurities collecting apparatus used for manufacture of semiconductor device, has rotatable scanning arm coupled to nozzle which draws solution and forms droplets during scanning of semiconductor wafer

4/TI/7 (Item 3 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

Analytical test device for detecting the presence of analyte e.g. influenza A or influenza B in biological sample, comprises several wells not in communication with each other

4/TI/8 (Item 4 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

Sports footwear with transparent studs - NoAbstract

4/TI/9 (Item 5 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

Artificial tornadoe and vortex simulator in entertainment, amusement and educational institutions

4/TI/10 (Item 6 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

Sun protective shield used with headgear, e.g. visor, baseball cap, to protect face of headgear user from ultraviolet radiation especially during outdoor activities

4/TI/11 (Item 7 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

Forming corrosion inhibiting films with hydrogenated benzotriazole derivatives - for preventing corrosion of copper and copper alloy surfaces subjected to alkaline, neutral or slightly acidic aqueous systems.

4/TI/12 (Item 8 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

Non-medical syringe - comprising a space for containing liquid and a plunger, with the syringe mounted in a cylindrical sleeve

4/TI/13 (Item 9 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

Desk or half-moon blotter - has hollow body with opening and closure and curved surface for pressing blotting paper

4/TI/14 (Item 10 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

Mains socket outlet tester - comprises first part having extended three-pin plug housing with battery, fuse and red and green LEDs and second part consisting of three insulated wires with alligator clips and third LED

4/TI/15 (Item 11 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

Collapsible fire escape ladder - has retractable ladder retention unit that slidably engage retention posts fixedly attached to respective ladder section

4/TI/16 (Item 12 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

Flame retardant high impact resistant polystyrene - contg. effective amts. of low mol. wt. brominated polystyrene

4/TI/17 (Item 13 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

Providing functional properties to fats or carbohydrate(s) - comprises adding water soluble hemicellulose bulking agent to food prod.

4/TI/18 (Item 14 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

Open top motor car cockpit cover - covers cockpit entirely rearward from
line extending width wise of motor car

File 347:JAPIO Oct 1976-2003/Jan(Updated 030506)
 (c) 2003 JPO & JAPIO
 File 350:Derwent WPIX 1963-2003/UD,UM &UP=200332
 (c) 2003 Thomson Derwent

Set	Items	Description
S1	733	(PORTFOLIO? OR INVESTMENT? OR FUND? ? OR SECURITIES OR HOLDINGS OR (FINANCIAL? OR FISCAL? OR MONETARY OR PECUNIARY) () (TRANSACTION? OR DEAL? ? OR DEALING? OR TRADE? ? OR TRADING OR - BUYING OR SELLING)) (2N)MANAG? OR PMP NOT POLY?
S2	601	(TAX OR TAXES OR TAXATION OR TARIFF? OR DUTY OR ASSESSMENT-?) (1W) (IMPACT? OR BURDEN? OR LOAD? ? OR BRAKET? OR LEVEL? ? OR RATE OR RATES OR VALUAT? OR CONTRIBUTION? OR IMPOSITION? OR - LEVY OR LEVIES OR LEVIED)
S3	6222310	MINIMIZ? OR MINIMIS? OR MINIMUM OR REDUC? OR LOWEST OR LOWER OR LEAST OR DECREAS? OR DIMINISH? OR SMALLEST OR BOTTOM OR ROCKBOTTOM OR DEFLAT? OR ABAT?
S4	8115	(DESIRE? OR PREFER? OR WANT? OR REQUIRE? OR REQUEST? OR ESSENTIAL? ? OR PREREQUISITE? OR CONSERVATIV? OR AGGRESSIV?) (2W-) (ALLOCATION? OR DIVID? OR DIVISION OR PROPORTION? OR DISTRIBUT? OR PERCENTAG? OR ALLOTMENT?)
S5	0	S1 AND S2 AND S3 AND S4
S6	0	S1 AND (S2 (5N) S3)
S7	2	S1 AND S2 AND S3
S8	2	S1 AND S4
S9	0	S1 AND S2 AND S4
S10	421	S1 AND IC=G06F-017/60
S11	0	S1 AND S2 AND IC=G06F-017/60

7/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

012089333 **Image available**
WPI Acc No: 1998-506244/199843
XRPX Acc No: N98-394699

Data processing system for optimising strategic investment in
portfolio management - adopts linear programming technique by which
risk statistics of current portfolios and recommended changed portfolios
of each investor group are obtained

Patent Assignee: PETRUZZI C R (PETR-I)

Inventor: PETRUZZI C R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5806049	A	19980908	US 9350802	A	19930421	199843 B
			US 95436803	A	19950502	
			US 96893579	A	19960930	

Priority Applications (No Type Date): US 9350802 A 19930421; US 95436803 A
19950502; US 96893579 A 19960930

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5806049	A	11	G06F-017/30	Cont of application US 9350802	
				Cont of application US 95436803	

Data processing system for optimising strategic investment in
portfolio management -

...Abstract (Basic): asset. Another database containing catagorised details
of the investor population, further delineated by attributes comprising
tax rates, cost of brokerage cash flow requirements and aversion to
variation in portfolio returns. Anticipated changes...

...are also obtained using the linear programming technique. A global
solution is also obtained to minimise global disutility of all
investor groups. An optimised individual portfolio is established based
on select...

7/3,K/2 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

009156757 **Image available**
WPI Acc No: 1992-284203/199234
XRPX Acc No: N92-217519

Retiree group health care benefits computer system - funds , analyses
and manages health care liabilities using 80-386 microprocessor and at
least 40MB hard drive capacity and 1MB of RAM

Patent Assignee: VAN REMORTEL F (VREM-I)

Inventor: CLOW S H; RYAN R B; STURTEVANT R P; VAN REMORTEL F

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5136502	A	19920804	US 91770021	A	19911002	199234 B

Priority Applications (No Type Date): US 91770021 A 19911002

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5136502	A	11	G06F-015/42		

... funds , analyses and manages health care liabilities using 80-386
microprocessor and at least 40MB hard drive capacity and 1MB of RAM
...Abstract (Basic): The funding organisation is used in conjunction with a

computer system that estimates tax contribution limits of the trust, forecasts the yearly liabilities and premiums to be purchased by the

8/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

015015535
WPI Acc No: 2003-076052/200307
XRPX Acc No: N03-058905

Method for providing risk management services simultaneously to several users by simultaneously producing risk reports for several of users and electronically transmitting them over distributed network
Patent Assignee: BOYCE W (BOYC-I); CHAVEZ R M (CHAV-I); KIODEX INC (KIOD-N)
Inventor: BOYCE W; CHAVEZ R M
Number of Countries: 100 Number of Patents: 002
Patent Family:
Patent No Kind Date Applicat No Kind Date Week
WO 2002101500 A2 20021219 WO 2002US18056 A 20020607 200307 B
US 20030009419 A1 20030109 US 2001296756 P 20010611 200311
US 2002162705 A 20020606

Priority Applications (No Type Date): US 2002162705 A 20020606; US 2001296756 P 20010611

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
WO 2002101500 A2 E 18 G06F-000/00
Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW
US 20030009419 A1 G06F-017/60 Provisional application US 2001296756

Abstract (Basic):

... Requests over a distributed network may be electronically received from a number of users for risk reports on one
... a position's sensitivity to market price movements, time, and volatility changes, thus ensuring proper portfolio management .

8/3,K/2 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014788285 **Image available**
WPI Acc No: 2002-608991/200265
XRPX Acc No: N02-482211

Managing method for an investment portfolio determining current asset allocation for comparison with preferred asset allocation so that suitable transactions can be identified to improve portfolio
Patent Assignee: ARENA R (AREN-I); COLLINS L (COLL-I); KUPERSTOCK N D (KUPE-I); O'DONNELL R (ODON-I); AMERICAN SKANDIA LIFE ASSURANCE CORP (AMSK-N)

Inventor: ARENA R; COLLINS L; KUPERSTOCK N D; O'DONNELL R
Number of Countries: 100 Number of Patents: 002

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
WO 200267087 A2 20020829 WO 2002US4535 A 20020215 200265 B
US 20020174045 A1 20021121 US 2001269413 A 20010216 200279
US 200276739 A 20020215

Priority Applications (No Type Date): US 2001269413 P 20010216; US 200276739 A 20020215

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200267087 A2 E 52 G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA
ZM ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

US 20020174045 A1 G06F-017/60 Provisional application US 2001269413

**Managing method for an investment portfolio determining current asset
allocation for comparison with preferred asset allocation so that
suitable transactions can be identified to improve portfolio**

Abstract (Basic):

... The method involves storing information relating to a **preferred
asset allocation** in a memory. Information relating to several
investments is stored in the memory. The current...

...allocation of the investment portfolio is determined. The current asset
allocation is compared with the **preferred asset allocation**. If the
current asset allocation is not in accordance with the **preferred
asset allocation**, one or more transactions and associated costs are
identified for reallocating the assets of the...

... For investment **portfolio management**.

File 348:EUROPEAN PATENTS 1978-2003/Apr W04

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File 349:PCT FULLTEXT 1979-2002/UB=20030515,UT=20030508

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Set	Items	Description
S1	1301	(PORTFOLIO? OR INVESTMENT? OR FUND? ? OR SECURITIES OR HOLDINGS OR (FINANCIAL? OR FISCAL? OR MONETARY OR PECUNIARY) () (TRANSACTION? OR DEAL? ? OR DEALING? OR TRADE? ? OR TRADING OR -BUYING OR SELLING)) (2N)MANAG? OR PMP NOT POLY?
S2	1420	(TAX OR TAXES OR TAXATION OR TARIFF? OR DUTY OR ASSESSMENT-?) (1W) (IMPACT? OR BURDEN? OR LOAD? ? OR BRACKET? OR LEVEL? ? OR RATE OR RATES OR VALUAT? OR CONTRIBUTION? OR IMPOS? OR CONSEQUENCE? OR RESULT? OR LEVY OR LEVIES OR LEVIED)
S3	1351184	MINIMIZ? OR MINIMIS? OR MINIMUM OR REDUC? OR LOWEST OR LOWER OR LEAST OR DECREAS? OR DIMINISH? OR SMALLEST OR BOTTOM OR ROCKBOTTOM OR DEFLAT? OR ABAT?
S4	32168	(DESIRE? OR PREFER? OR WANT? OR REQUIRE? OR REQUEST? OR ESSENTIAL? ? OR PREREQUISITE? OR CONSERVATIV? OR AGGRESSIV?) (2W-) (ALLOCATION? OR DIVID? OR DIVISION OR PROPORTION? OR DISTRIBUT? OR PERCENTAG? OR ALLOTMENT?)
S5	6	S1 AND (S2 (5N) S3) AND S4
S6	13	S1 AND (S2 (5N) S3)
S7	47	S1 AND S2 AND S4
S8	45	S1 (S) (S2 OR S4)
S9	19	S8 NOT (S5 OR S6 OR S7)

5/TI,PY/1 (Item 1 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

LIFE INSURANCE PRODUCTS UNDER A SINGLE APPROVED FORM
PRODUITS D'ASSURANCE-VIE SOUS FORME REGLEMENTAIRE UNIQUE
Publication Year: 2002

5/TI,PY/2 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR COST EFFECTIVE, DYNAMIC
ALLOCATION OF ASSETS AMONG A PLURALITY OF INVESTMENTS
SYSTEME, PROCEDE ET PRODUIT LOGICIEL PERMETTANT UNE AFFECTATION DYNAMIQUE
ET ECONOMIQUEMENT AVANTAGEUSE D'ACTIFS PARMI UNE PLURALITE
D'INVESTISSEMENTS
Publication Year: 2002

5/TI,PY/3 (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

A SYSTEM FOR RELATING INVESTMENT ACCOUNT INFORMATION TO AN INVESTMENT
OBJECTIVE
SYSTEME POUR METTRE EN RELATION DES INFORMATIONS DE COMPTE DE PLACEMENT ET
UN OBJECTIF DE PLACEMENT
Publication Year: 2001

5/TI,PY/4 (Item 4 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

SCHEDULING AND PLANNING BEFORE AND PROACTIVE MANAGEMENT DURING MAINTENANCE
AND SERVICE IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT
PROGRAMMATION ET PLANIFICATION ANTICIPEE, ET GESTION PROACTIVE AU COURS DE
LA MAINTENANCE ET DE L'ENTRETIEN D'UN ENVIRONNEMENT DU TYPE CHAINE
D'APPROVISIONNEMENT RESEAUTEE
Publication Year: 2001

5/TI,PY/5 (Item 5 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A HOST FRAMEWORK DESIGN IN
AN E-COMMERCE ARCHITECTURE
SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION DESTINES A LA CONCEPTION D'UNE
STRUCTURE D'ORDINATEUR CENTRAL DANS UNE ARCHITECTURE DE COMMERCE
ELECTRONIQUE
Publication Year: 2001

5/TI,PY/6 (Item 6 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

METHODS, CONCEPTS AND TECHNOLOGY FOR A VIRTUAL SHOPPING SYSTEM CAPABLE OF
ASSESSING NEEDS OF A CUSTOMER AND RECOMMENDING A PRODUCT OR SERVICE
BASED ON SUCH ASSESSED NEEDS
PROCEDES, CONCEPTS ET TECHNOLOGIE POUR SYSTEME D'ACHAT VIRTUEL CAPABLE
D'EVALUER LES BESOINS D'UN CLIENT ET DE RECOMMANDER UN PRODUIT OU UN
SERVICE SUR LA BASE DE CES BESOINS
Publication Year: 2000

6/TI,PY/1 (Item 1 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

A FINANCIAL PLANNING AND COUNSELING SYSTEM PROJECTING USER CASH FLOW
SYSTEME DE CONSEIL ET DE PLANIFICATION FINANCIERE PROJETANT LE FLUX DE
TRESORERIE DE L'UTILISATEUR
Publication Year: 2003

6/TI,PY/2 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

METHODS AND SYSTEMS FOR MANAGING A PORTFOLIO OF SECURITIES
PROCEDES ET SYSTEMES DE GESTION DE PORTEFEUILLES DE TITRES
Publication Year: 2002

6/TI,PY/3 (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

LIFE INSURANCE PRODUCTS UNDER A SINGLE APPROVED FORM
PRODUITS D'ASSURANCE-VIE SOUS FORME REGLEMENTAIRE UNIQUE
Publication Year: 2002

6/TI,PY/4 (Item 4 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR COST EFFECTIVE, DYNAMIC
ALLOCATION OF ASSETS AMONG A PLURALITY OF INVESTMENTS
SYSTEME, PROCEDE ET PRODUIT LOGICIEL PERMETTANT UNE AFFECTATION DYNAMIQUE
ET ECONOMIQUEMENT AVANTAGEUSE D'ACTIFS PARMI UNE PLURALITE
D'INVESTISSEMENTS
Publication Year: 2002

6/TI,PY/5 (Item 5 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

GENERATING AND PROVIDING INFORMATION ABOUT EXPECTED FUTURE PRICES OF ASSETS
AND VISUALIZATION OF ASSET INFORMATION
GENERATION ET ENVOI D'INFORMATIONS SUR DES PRIX ATTENDUS DE BIENS ET
VISUALISATIONS DES INFORMATIONS SUR LES BIENS
Publication Year: 2002

6/TI,PY/6 (Item 6 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

A SYSTEM FOR RELATING INVESTMENT ACCOUNT INFORMATION TO AN INVESTMENT
OBJECTIVE
SYSTEME POUR METTRE EN RELATION DES INFORMATIONS DE COMPTE DE PLACEMENT ET
UN OBJECTIF DE PLACEMENT
Publication Year: 2001

6/TI,PY/7 (Item 7 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHOD FOR DETERMINING AND ALTERING RETIREMENT INCOME
SYSTEME ET PROCEDE DESTINES A DETERMINER ET A CHANGER UN REVENU DE RETRAITE
Publication Year: 2001

6/TI,PY/8 (Item 8 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

SCHEDULING AND PLANNING BEFORE AND PROACTIVE MANAGEMENT DURING MAINTENANCE
AND SERVICE IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT
PROGRAMMATION ET PLANIFICATION ANTICIPEE, ET GESTION PROACTIVE AU COURS DE
LA MAINTENANCE ET DE L'ENTRETIEN D'UN ENVIRONNEMENT DU TYPE CHAINE
D'APPROVISIONNEMENT RESEAUTE
Publication Year: 2001

6/TI,PY/9 (Item 9 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

INVESTMENT ADVICE SYSTEMS AND METHODS
SYSTEMES ET PROCEDES DE CONSEIL EN INVESTISSEMENTS
Publication Year: 2001

6/TI,PY/10 (Item 10 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A HOST FRAMEWORK DESIGN IN
AN E-COMMERCE ARCHITECTURE
SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION DESTINES A LA CONCEPTION D'UNE
STRUCTURE D'ORDINATEUR CENTRAL DANS UNE ARCHITECTURE DE COMMERCE
ELECTRONIQUE
Publication Year: 2001

6/TI,PY/11 (Item 11 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHOD FOR SELECTING AND PURCHASING STOCKS VIA A GLOBAL COMPUTER
NETWORK
SYSTEME ET PROCEDE DE SELECTION ET D'ACHAT D'ACTIONS VIA UN RESEAU
INFORMATIQUE GLOBAL
Publication Year: 2001

6/TI,PY/12 (Item 12 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

METHODS, CONCEPTS AND TECHNOLOGY FOR A VIRTUAL SHOPPING SYSTEM CAPABLE OF
ASSESSING NEEDS OF A CUSTOMER AND RECOMMENDING A PRODUCT OR SERVICE
BASED ON SUCH ASSESSED NEEDS
PROCEDES, CONCEPTS ET TECHNOLOGIE POUR SYSTEME D'ACHAT VIRTUEL CAPABLE
D'EVALUER LES BESOINS D'UN CLIENT ET DE RECOMMANDER UN PRODUIT OU UN
SERVICE SUR LA BASE DE CES BESOINS
Publication Year: 2000

6/TI,PY/13 (Item 13 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

COMPUTERIZED SYSTEM AND METHOD FOR OPTIMIZING AFTER-TAX PROCEEDS INVOLVING
OPTIONS
SYSTEME INFORMATISE ET PROCEDE PERMETTANT D'OPTIMISER DES PRODUITS APRES
IMPOTS FAISANT APPEL AUX OPTIONS
Publication Year: 2000

7/TI,PY/1 (Item 1 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

LIFE INSURANCE PRODUCTS UNDER A SINGLE APPROVED FORM
PRODUITS D'ASSURANCE-VIE SOUS FORME REGLEMENTAIRE UNIQUE
Publication Year: 2002

7/TI,PY/2 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR COST EFFECTIVE, DYNAMIC
ALLOCATION OF ASSETS AMONG A PLURALITY OF INVESTMENTS
SYSTEME, PROCEDE ET PRODUIT LOGICIEL PERMETTANT UNE AFFECTATION DYNAMIQUE
ET ECONOMIQUEMENT AVANTAGEUSE D'ACTIFS PARMI UNE PLURALITE
D'INVESTISSEMENTS
Publication Year: 2002

7/TI,PY/3 (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

SYSTEMS AND METHODS FOR IMPROVING INVESTMENT PERFORMANCE
SYSTEME ET PROCEDES PROPRES A AMELIORER LES PERFORMANCES D'INVESTISSEMENT
Publication Year: 2002

7/TI,PY/4 (Item 4 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

A METHOD OF ALLOCATING RESOURCES
PROCEDE D'ALLOCATION DES RESSOURCES
Publication Year: 2002

7/TI,PY/5 (Item 5 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

METHOD, SYSTEM AND COMPUTER PROGRAM FOR AUDITING FINANCIAL PLANS
PROCEDE, SYSTEME ET LOGICIEL DE VERIFICATION DE PLANS FINANCIERS
Publication Year: 2002

7/TI,PY/6 (Item 6 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

INDIVIDUAL ECONOMIC MONETIZATION FOR PRESENT OFFERINGS, WORTH EVALUATION
AND REALIZATION, APPARATUS AND METHOD
DISPOSITIF ET PROCEDE POUR LA MONETISATION ECONOMIQUE INDIVIDUELLE
CONCERNANT DES OFFRES ACTUELLES, L'EVALUATION DE VALEURS ET LA
REALISATION
Publication Year: 2002

7/TI,PY/7 (Item 7 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

A SYSTEM FOR RELATING INVESTMENT ACCOUNT INFORMATION TO AN INVESTMENT
OBJECTIVE
SYSTEME POUR METTRE EN RELATION DES INFORMATIONS DE COMPTE DE PLACEMENT ET
UN OBJECTIF DE PLACEMENT
Publication Year: 2001

7/TI,PY/8 (Item 8 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

FINANCIAL ADVISORY SYSTEM
SYSTEME DE CONSULTATION FINANCIERE
Publication Year: 2001

7/TI,PY/9 (Item 9 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHOD FOR GIVING APPRECIATED ASSETS
SYSTEME ET PROCEDE DE DONATION D'ACTIFS A PLUS-VALUE
Publication Year: 2001

7/TI,PY/10 (Item 10 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

RETIREMENT EVALUATION AND RECOMMENDATION SYSTEM
SYSTEME D'EVALUATION DE RETRAITE ET DE RECOMMANDATION RELATIVE A LA
RETRAITE
Publication Year: 2001

7/TI,PY/11 (Item 11 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

METHOD FOR AN APPLICATION SERVER PROVIDER FRAMEWORK
PROCEDE POUR UN CADRE DE FOURNISSEUR DE SERVICES APPLICATIFS
Publication Year: 2001

7/TI,PY/12 (Item 12 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

A METHOD FOR EXECUTING A NETWORK-BASED CREDIT APPLICATION PROCESS
PROCEDE DE MISE EN OEUVRE D'UN PROCESSUS DE DEMANDE DE CREDIT EN RESEAU
Publication Year: 2001

7/TI,PY/13 (Item 13 from file: 349)
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A METHOD FOR A VIRTUAL TRADE FINANCIAL FRAMEWORK
PROCEDE DESTINE A UN SCHEMA FINANCIER DE COMMERCE VIRTUEL
Publication Year: 2001

7/TI,PY/14 (Item 14 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A
NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF
PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE
DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTE, ET
PROCEDE ASSOCIE
Publication Year: 2001

7/TI,PY/15 (Item 15 from file: 349)
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SCHEDULING AND PLANNING BEFORE AND PROACTIVE MANAGEMENT DURING MAINTENANCE
AND SERVICE IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT
PROGRAMMATION ET PLANIFICATION ANTICIPEE, ET GESTION PROACTIVE AU COURS DE
LA MAINTENANCE ET DE L'ENTRETIEN D'UN ENVIRONNEMENT DU TYPE CHAINE
D'APPROVISIONNEMENT RESEAUTE

Publication Year: 2001

7/TI,PY/16 (Item 16 from file: 349)
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NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND
METHOD THEREOF
GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT
DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE
Publication Year: 2001

7/TI,PY/17 (Item 17 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING
DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT
AND METHOD THEREOF
PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES
STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN
ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET
PROCEDE ASSOCIE
Publication Year: 2001

7/TI,PY/18 (Item 18 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF
MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A
MARKET SPACE INTERFACE
PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHÉ ENTRE UNE
PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION
D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHÉ
Publication Year: 2001

7/TI,PY/19 (Item 19 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

A SYSTEM AND METHOD FOR STREAM-BASED COMMUNICATION IN A COMMUNICATION
SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION FOURNISSANT UN SYSTEME DE
COMMUNICATION EN CONTINU DANS UN ENVIRONNEMENT DE CONFIGURATIONS DE
SERVICES DE COMMUNICATION
Publication Year: 2001

7/TI,PY/20 (Item 20 from file: 349)
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A SYSTEM, METHOD FOR FIXED FORMAT STREAM COMMUNICATION IN A COMMUNICATION
SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE POUR FLUX DE FORMAT FIXE DANS UN ENVIRONNEMENT
A CONFIGURATIONS DE SERVICES DE COMMUNICATION
Publication Year: 2001

7/TI,PY/21 (Item 21 from file: 349)
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A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A GLOBALLY ADDRESSABLE
INTERFACE IN A COMMUNICATION SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION S'APPLIQUANT DANS UN
ENVIRONNEMENT DE STRUCTURE DE SERVICES DE COMMUNICATIONS VIA UNE

INTERFACE ADRESSABLE GLOBALEMENT

Publication Year: 2001

7/TI,PY/22 (Item 22 from file: 349)

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SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR A REQUEST BATCHER IN A TRANSACTION SERVICES PATTERNS ENVIRONMENT

SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR MODULE DE MISE EN LOTS DES REQUETES DANS UN ENVIRONNEMENT CARACTERISE PAR DES SERVICES TRANSACTIONNELS

Publication Year: 2001

7/TI,PY/23 (Item 23 from file: 349)

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SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR DISTRIBUTED GARBAGE COLLECTION IN ENVIRONMENT SERVICES PATTERNS

SYSTEME, PROCEDE ET ARTICLE DE FABRICATION EN MATIERE DE RECUPERATION D'ESPACE REPARTI DANS DES MOTIFS DE SERVICES D'ENVIRONNEMENT

Publication Year: 2001

7/TI,PY/24 (Item 24 from file: 349)

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A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR BUSINESS LOGIC SERVICES PATTERNS IN A NETCENTRIC ENVIRONMENT

SYSTEME, PROCEDE ET ARTICLE DE FABRICATION POUR STRUCTURES DE SERVICES DE LOGIQUE DE COMMERCE DANS UN ENVIRONNEMENT S'ARTICULANT AUTOUR DE L'INTERNET

Publication Year: 2001

7/TI,PY/25 (Item 25 from file: 349)

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A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A LOCALLY ADDRESSABLE INTERFACE IN A COMMUNICATION SERVICES PATTERNS ENVIRONMENT

SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION METTANT EN OEUVRE UNE INTERFACE ADRESSABLE LOCALEMENT DANS UN ENVIRONNEMENT DE CONFIGURATIONS DE SERVICES DE COMMUNICATION

Publication Year: 2001

7/TI,PY/26 (Item 26 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A CONSTANT CLASS COMPONENT IN A BUSINESS LOGIC SERVICES PATTERNS ENVIRONMENT

SYSTEME, PROCEDE ET ARTICLE MANUFACTURE UN COMPOSANT DE CLASSE DE CONSTANCE DANS UN ENVIRONNEMENT DE SCHEMAS DE SERVICES DE LOGIQUE D'AFFAIRES

Publication Year: 2001

7/TI,PY/27 (Item 27 from file: 349)

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A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A MULTI-OBJECT FETCH COMPONENT IN AN INFORMATION SERVICES PATTERNS ENVIRONMENT

SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR COMPOSANT DE RECUPERATION MULTI-OBJET DANS UN ENVIRONNEMENT CARACTERISE PAR DES SERVICES D'INFORMATIONS

Publication Year: 2001

7/TI,PY/28 (Item 28 from file: 349)
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SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR AN EXCEPTION RESPONSE TABLE
IN ENVIRONMENT SERVICES PATTERNS
SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION DESTINES A UNE TABLE DE REPOSE
D'EXCEPTION DANS DES CONFIGURATIONS DE SERVICES D'ENVIRONNEMENT
Publication Year: 2001

7/TI,PY/29 (Item 29 from file: 349)
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A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A REFRESHABLE PROXY POOL IN
A COMMUNICATION ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE POUR GROUPE D'ELEMENTS MANDATAIRES (PROXY)
RAFRAICHISSABLES DANS UN ENVIRONNEMENT A CONFIGURATIONS DE SERVICES DE
COMMUNICATION
Publication Year: 2001

7/TI,PY/30 (Item 30 from file: 349)
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A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A HOST FRAMEWORK DESIGN IN
AN E-COMMERCE ARCHITECTURE
SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION DESTINES A LA CONCEPTION D'UNE
STRUCTURE D'ORDINATEUR CENTRAL DANS UNE ARCHITECTURE DE COMMERCE
ELECTRONIQUE
Publication Year: 2001

7/TI,PY/31 (Item 31 from file: 349)
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A SYSTEM, METHOD AND COMPUTER PROGRAM FOR DETERMINING OPERATIONMaturity
OF AN ORGANIZATION
SYSTEME, PROCEDE ET ARTICLE FABRIQUE PERMETTANT DE MESURER LA MATURITE
OPERATIONNELLE D'UNE ORGANISATION D'OPERATIONS
Publication Year: 2001

7/TI,PY/32 (Item 32 from file: 349)
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COMPUTER-BASED SYSTEM FOR SIMPLIFICATION OF TAX COLLECTIONS AND REMITTANCES
FOR INTERNET AND MAIL ORDER COMMERCE
SYSTEME INFORMATISE DESTINE A SIMPLIFIER LA PERCEPTION ET LE PAIEMENT DES
TAXES LIEES A LA VENTE PAR INTERNET ET PAR CORRESPONDANCE
Publication Year: 2001

7/TI,PY/33 (Item 33 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

METHODS, CONCEPTS AND TECHNOLOGY FOR DYNAMIC COMPARISON OF PRODUCT FEATURES
AND CUSTOMER PROFILE
PROCEDES, CONCEPTS ET TECHNIQUE DE COMPARAISON DYNAMIQUE DE
CARACTERISTIQUES D'UN PRODUIT ET DU PROFIL DES CONSOMMATEURS
Publication Year: 2000

7/TI,PY/34 (Item 34 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PROVIDING COMMERCE-RELATED
WEB APPLICATION SERVICES
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE DE
SERVICES D'APPLICATION DANS LE WEB LIES AU COMMERCE
Publication Year: 2000

7/TI,PY/35 (Item 35 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

SYSTEM, METHOD AND COMPUTER PROGRAM FOR REPRESENTING PRIORITY INFORMATION
CONCERNING COMPONENTS OF A SYSTEM
SYSTEME, METHODE ET ARTICLE FABRIQUE PERMETTANT DE CLASSER PAR ORDRE DE
PRIORITE DES COMPOSANTS D'UNE STRUCTURE DE RESEAU NECESSAIRES A LA MISE
EN OEUVRE D'UNE TECHNIQUE
Publication Year: 2000

7/TI,PY/36 (Item 36 from file: 349)
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METHODS, CONCEPTS AND TECHNOLOGY FOR A VIRTUAL SHOPPING SYSTEM CAPABLE OF
ASSESSING NEEDS OF A CUSTOMER AND RECOMMENDING A PRODUCT OR SERVICE
BASED ON SUCH ASSESSED NEEDS
PROCEDES, CONCEPTS ET TECHNOLOGIE POUR SYSTEME D'ACHAT VIRTUEL CAPABLE
D'EVALUER LES BESOINS D'UN CLIENT ET DE RECOMMANDER UN PRODUIT OU UN
SERVICE SUR LA BASE DE CES BESOINS
Publication Year: 2000

7/TI,PY/37 (Item 37 from file: 349)
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A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PHASE DELIVERY OF
COMPONENTS OF A SYSTEM REQUIRED FOR IMPLEMENTATION OF TECHNOLOGY
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE PAR PHASES
DE COMPOSANTS D'UN SYSTEME NECESSAIRES A L'APPLICATION D'UNE TECHNIQUE
Publication Year: 2000

7/TI,PY/38 (Item 38 from file: 349)
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A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR EFFECTIVELY CONVEYING
WHICH COMPONENTS OF A SYSTEM ARE REQUIRED FOR IMPLEMENTATION OF
TECHNOLOGY
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR L'ACHEMINEMENT EFFICACE DES
COMPOSANTS D'UN SYSTEME NECESSAIRES A LA MISE EN PRATIQUE D'UNE
TECHNOLOGIE
Publication Year: 2000

7/TI,PY/39 (Item 39 from file: 349)
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BUSINESS ALLIANCE IDENTIFICATION
SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION POUR L'IDENTIFICATION D'ALLIANCES
COMMERCIALES DANS UN CADRE D'ARCHITECTURE RESEAU
Publication Year: 2000

7/TI,PY/40 (Item 40 from file: 349)
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METHOD FOR ILLUSTRATING REPLACEMENT OF A BENEFIT PLAN NOT VIABLE IN THE

JURIDICTION

**PROCEDE ILLUSTRANT LE REMPLACEMENT D'UN PROGRAMME DE PREVOYANCE NON VALABLE
AU LIEU DE JURIDICTION**

Publication Year: 2000

7/TI,PY/41 (Item 41 from file: 349)

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**SYSTEM AND METHOD FOR OPTIMIZING INVESTMENT LOCATION
SYSTEME ET PROCEDE D'OPTIMISATION DE POINTS D'INVESTISSEMENT**

Publication Year: 2000

7/TI,PY/42 (Item 42 from file: 349)

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**METHOD, SYSTEM AND COMPUTER PROGRAM FOR AUDITING FINANCIAL PLANS
PROCEDE, SYSTEME ET PROGRAMME INFORMATIQUE POUR LA REALISATION D'AUDITS DE
PLANS FINANCIERS**

Publication Year: 2000

7/TI,PY/43 (Item 43 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

**COMPUTER-BASED SYSTEM, COMPUTER PROGRAM PRODUCT AND METHOD FOR RECOVERING
TAX REVENUE**

**SYSTEME INFORMATISE, PROGRAMMES INFORMATIQUES, ET PROCEDES ASSOCIES, DE
RECOUVREMENT DES RECETTES FISCALES**

Publication Year: 1999

7/TI,PY/44 (Item 44 from file: 349)

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**FINANCIAL ADVISORY SYSTEM
SYSTEME DE CONSULTATION FINANCIERE**

Publication Year: 1999

7/TI,PY/45 (Item 45 from file: 349)

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**COMPUTER ASSISTED AND/OR IMPLEMENTED PROCESS AND ARCHITECTURE FOR
ADMINISTERING AN INVESTMENT AND/OR RETIREMENT PROGRAM**

**PROCEDE ASSISTE ET/OU APPLIQUE PAR ORDINATEUR ET ARCHITECTURE PERMETTANT
D'ADMINISTRER UN INVESTISSEMENT ET/OU UN PLAN DE RETRAITE**

Publication Year: 1999

7/TI,PY/46 (Item 46 from file: 349)

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**SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS
PROTECTION**

**SYSTEMES ET PROCEDES DE GESTION SECURISEE DE TRANSACTIONS ET DE PROTECTION
ELECTRONIQUE DES DROITS**

Publication Year: 1996

7/TI,PY/47 (Item 47 from file: 349)

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**METHODS AND APPARATUS RELATING TO THE FORMULATION AND TRADING OF RISK
MANAGEMENT CONTRACTS**

PROCEDE ET APPAREIL DESTINES A L'ETABLISSEMENT ET A LA NEGOCIATION DES
CONTRATS DE GESTION DE RISQUES
Publication Year: 1994

7/3,K/43 (Item 43 from file: 349)
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00509176 **Image available**

COMPUTER-BASED SYSTEM, COMPUTER PROGRAM PRODUCT AND METHOD FOR RECOVERING
TAX REVENUE

SYSTEME INFORMATISE, PROGRAMMES INFORMATIQUES, ET PROCEDES ASSOCIES, DE
RECOUVREMENT DES RECETTES FISCALES

Patent Applicant/Assignee:

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Inventor(s):

TARICANI Joseph F Jr,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9940528 A1 19990812

Application: WO 99US1478 19990209 (PCT/WO US9901478)

Priority Application: US 9874357 19980210; US 9876502 19980302; US
9882554 19980421; US 9878616 19980514

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU

LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA

UG UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT

BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA

GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 12780

Fulltext Availability:

Detailed Description

Detailed Description

... with, the state of Maryland. Thus, unlike intrastate sales, where the state may place the tax collection burden on the seller, the state does not have the legal power to place the tax collection burden on out-of-state sellers. Furthermore, due to the lack of information regarding the sale...6000), each of which has the authority to charge different sales taxes. Shifting such a tax collection burden from the states themselves to the sellers would serve as yet another taxation-a government...

...gets no monetary gain or economic value. To further complicate matters, these jurisdictions have different tax rates, and also have different provisions for not taxing certain merchandise, e.g., some states do... such taxes. Thus, implementing the procedure of Figure 7 avoids the problem of shifting the tax collection burden on the seller, and also avoids having the government send tax due notices and collect...though only one is shown in Figure 1. Under this instance, detailed information about sales tax rates and structures for each revenue agency can be part of the computer program product resident...collect appropriate sales taxes, it is a cumbersome procedure as a result of the numerous tax rates of various jurisdictions and the different rules as to what items are taxable in the different jurisdictions. Even further, once a seller does collect a tax a seller must...that the appropriate revenue agency at least received a certain revenue based on the simplified tax rate from a sale which is currently completely untaxed.

Such a further system of the present...

...revenue on. currently untaxed sales transactions to an appropriate revenue agency, although at a simplified tax rate.

However, by providing such revenue at a simplified tax rate, a burden of collecting such taxes on the seller is minimized.

It is envisioned that...based. The post office box is managed by a

commercial service specializing in lock box **management** , **funds management** and wire transfers.
The commercial service will wire the Rinds to the treasury department within...only be collected at a final point of sale, but such a tax may be **required** to be **distributed** among different revenue agencies, which can encompass different countries. In this instance, the system of...

7/3,K/44 (Item 44 from file: 349)
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00497493 **Image available**

FINANCIAL ADVISORY SYSTEM
SYSTEME DE CONSULTATION FINANCIERE

Patent Applicant/Assignee:

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SHARPE William F,
SCOTT Jason S,
WATSON John G,
MAGGIONCALDA Jeff N,
BEKAERT Geert,

Inventor(s):

JONES Christopher L,
SHARPE William F,
SCOTT Jason S,
WATSON John G,
MAGGIONCALDA Jeff N,
BEKAERT Geert,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9928845 A1 19990610
Application: WO 98US19952 19980923 (PCT/WO US9819952)
Priority Application: US 97982942 19971202

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DK DK EE EE ES FI FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK
LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SK SL
TJ TM TR TT UA UG US UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG
KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF
BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 12363

Fulltext Availability:

Detailed Description

Detailed Description

... classes. This property of mutual funds complicates the selection of appropriate instruments to realize a **desired asset allocation** .

Further, some prior art programs, typically referred to as "retirement calculators," require the user to...returns-based style analysis see Sharpe, William F. "Determining a Fund's Effective Asset Mix," **Investment Management Review**, December 1988, pp. 59-69 and Sharpe, William F. "Asset Allocation. Management Style and Performance Measurement," **The Journal of Portfolio Management** , 18, no. 2 (Winter 1992), pp. 7-19 ("Sharpe [1992]").

Alternative approaches to determining a...component of returns attributable to dividend income should be taxed at the user's income **tax rate** and the component of returns attributable to capital gains should be taxed at an appropriate capital gains **tax rate** depending upon the holding period.

Additionally, the tax module 320 may forecast future components of...

...401 (k) plan). In this manner the tax module 320 is designed to estimate the tax impact for a particular user with reference to that particular user's income tax rates, capital gains rates, and available financial products. Ultimately, the tax module 320 produces tax-adjusted...

7/3,K/45 (Item 45 from file: 349)
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00484633 **Image available**
COMPUTER ASSISTED AND/OR IMPLEMENTED PROCESS AND ARCHITECTURE FOR
ADMINISTERING AN INVESTMENT AND/OR RETIREMENT PROGRAM
PROCEDE ASSISTE ET/OU APPLIQUE PAR ORDINATEUR ET ARCHITECTURE PERMETTANT
D'ADMINISTRER UN INVESTISSEMENT ET/OU UN PLAN DE RETRAITE

Patent Applicant/Assignee:

EDELMAN Fredric,

Inventor(s):

EDELMAN Fredric,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9915985 A1 19990401

Application: WO 98US19787 19980923 (PCT/WO US9819787)

Priority Application: US 97936020 19970923

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GB GE GH GM HR HU ID IL IS JP KE KG KR KZ LC LK LR LS LT LU LV MD MG MK
MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN
YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY
DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML
MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 16015

Fulltext Availability:

Detailed Description

Detailed Description

... that expected

SUBSTITUTE SHEET CRULE 26)

cost at maturity. The system also aids the insurance fund manager in making decisions regarding investment of fund assets in order to meet present and future...investment portfolio based on current and projected customer transactions. The data processing system advises the fund manager of its determination concerning the net amount of required investment transactions and provides a list...

...system flow passes to block 28. where a 2 0 report is created for the investment manager which details the changes made during the period.

including the transaction totals for the period. ...g., annually) prepares a tax liability statement for each customer and for 2 5 the fund manager. Also. at block 30, the system prepares another periodic report (e.g., quarterly) to provide...the current composition of the asset portfolio. and the portfolio investment criteria supplied by the fund manager.

After the investment transaction data are entered. system flow passes to block 129 where a daily transaction report is prepared for the investment manager. This report summarizes the transactions that took place during the day; provides the end-of...

...report is prepared. This report provides various measures of investment performance which the 2 0 fund manager can use to monitor the profitability of the investment program adopted during the period. In...
dav the daily transact'

ion

summary and summary of current position are transmitted to the fund manager and at the end of each period the investment performance and

position report and the end-of-period financial statements are transmitted to the **fund manager**.

Thus, both the Roberts and Roberts et al. patents are related to a specific procedure...further discovered that an efficient and uncomplicated administration system may be produced that effectively **manages** or administers **investment** resources to maximize same.

I have further discovered that an efficient and uncomplicated administration system may be provided that effectively **manages** or administers **investment** resources and prevents such resources from being prematurely diverted. Thus, the administration system provides superior
...

...accounts are provided for

SUBSTITUTE SHEET (RULE 26)

beneficiaries. beneficiaries will generally terminate prematurely. or request distributions that compromise the effectiveness of the retirement resources for the beneficiary. In order to prevent...is an illustration that shows that deferral of taxes is still the winner even if **tax rates** rise over time.

SUBSTITUTE SHEET (RULE 26)

FIGS. 10- 13 are flowcharts of the...and/or investment resources. The computer assisted and/or implemented process and architecture also effectively **manages** or administers **investment** resources to maximize same.

In order to accomplish the above, the computer assisted and/or...

...devices.

Many investors question the viability of tax-deferred strategies. given today's relatively low **tax rates**. Besides (knowing Congress). rates could well rise over time. Therefore. why

SUBSTITUTE SHEET (RULE 26)

defer paying taxes when future **tax rates** will be higher -- the answer is this: even if **tax rates** rise, tax-deferral remains a winner. FIG. 9 is an illustration that shows that deferral of taxes is still the winner even if **tax rates** rise over time. In FIG. 9, it is assumed that the \$100,000 is invested at 10% annual interest for 10 years. This example assumes that **tax rates** will rise during this period. from 30% to 50%.

In this example. the taxable account...size of Your account;

- the annual expense ratio of the subaccount: since variable annuities are **managed**

by mutual fund families, you'll incur their annual costs as well; and
- an annual mortality charge of...

...an annuity or receive income from it. the proceeds are taxed at 5 ordinary income **tax rates**. as opposed to the potentially more favorable capital gains **tax rate**.

(2) Annuities do not enjoy a stepped-up basis at death. This means your children...realized that when investment accounts are provided for beneficiaries, beneficiaries will generally terminate prematurely. or request distributions that compromise the effectiveness of the retirement resources for the beneficiary.

In order to prevent...perform the functions described herein. Main central processing unit 40 also includes, for example, a **portfolio manager** /report generator module 91, such as Axys manufactured by Advent Software, Inc. of San Francisco...software. The output devices are used to obtain the daily and periodic reports to the **fund manager**, the **management** information reports. the period-by-period investment performance reports. and the individual investor reports.

FIG...reports to account holders: the end-of-period financial statements.
and the report to the fund manager . Part III of IFS can be adapted to
monitor accounts receivable. As an alternative to...

7/3,K/46 (Item 46 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00344642

**SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS
PROTECTION**

**SYSTEMES ET PROCEDES DE GESTION SECURISEE DE TRANSACTIONS ET DE PROTECTION
ELECTRONIQUE DES DROITS**

Patent Applicant/Assignee:

ELECTRONIC PUBLISHING RESOURCES INC,

Inventor(s):

GINTER Karl L,
SHEAR Victor H,
SPAHN Francis J,
VAN WIE David M,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9627155 A2 19960906

Application: WO 96US2303 19960213 (PCT/WO US9602303)

Priority Application: US 95388107 19950213

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB
GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL
PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AZ BY
KG KZ RU TJ TM AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE BF BJ CF
CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 207972

Fulltext Availability:

Detailed Description

Detailed Description

... costs, more efficient

access to electronic information, re-usability of rights protection
and other transaction management implementations, greatly
improved flexibility in the use of secured information, and
greater standardization of tools...offers users a uniquely cost effective
and feature rich system
that supports the ways providers want to distribute information
and the ways users want to use such information. VDE supports
content control models...

...s) between users and
providers. These pieces accommodate many requirements of
electronic commerce including.

the distribution of permissions to use electronic
information;
the persistence of the control information and sets of...business market
model, and/or personal objectives.

Employing VDE as a general purpose electronic
transaction/ distribution control system allows users to maintain
a single transaction management control arrangement on each of...
transaction/distribution control standard. Development of such a
standard has many obstacles, given the security requirements
and related hardware and communications issues, widely
differing environments, information types, types of ...trusted
(sufficiently secure) electronic
information distribution and usage control models for both
commercial electronic content distribution and data security

applications. It can be configured to meet the diverse requirements of a...by, and/or otherwise available for use with, VDE content containers comprise (for commercial content **distribution** purposes) VDEF control capabilities (and any associated parameter data) for electronic content. These capabilities may...required for their use (such methods need not be carried by traveling objects if the **required** methods will be available at, or directly available to, a destination VDE installation). Certain travelling...distributor of a VDE controlled content object or an end-user of such content may **result** in different budgets being applied. Alternatively, for example, a one distributor may have the right...departments, users, and/or projects.

Likewise, a department (division) network manager can function as a **distributor** (budgets, access rights, etc.) for department networks, projects, and/or users, etc.

95

provide scalable...A financial clearinghouse normally receives at its location securely delivered content usage information, and user **requests** (such as **requests** for further credit, electronic currency, and/or higher credit limit). Reporting of usage information and...party from

- 114

successfully participating in VDE activities related to such agreement. For example, if **required** usage information and payment was not reported as specified by content control information, the "injured...VDE node is necessary if a highly trusted environment for performing certain VDE activities is **required**. Such a trusted environment may be created through the use of certain control software, one...information for use by participants within or outside of information utility 200, Ez=ple of **Distributing Content** Using A Chain of Handling and Control'

As explained above, virtual **distribution** environment 100 can be used to manage almost any sort of transaction. One type of important transaction that virtual **distribution** environment 100 may be used to manage is the distribution or communication of "content" or...performing group may act as both content creator 102 and distributor 106 by creating and **distributing** its own musical recordings. As another example, a publishing house may act as a distributor 106 to **distribute** rights to use works created by an author content creator 102. Content creators 102 may...

...sends 'administrative' information to the VDE participants. This administrative information helps to keep the virtual **distribution** environment 100 operating properly. The "VDE admini trator" and financial clearinghouse roles may be performed...

...there can be more than one of each.

More about Rules and Controls'

The virtual **distribution** environment 100 prevents use of protected information except as permitted by the "rules and controls...rules and

- 167

controls" may require content usage information to be reported back to the **distributor** 106 and/or content creator 102.

Every VDE participant in 'chain of handling and contror...

...or deleted by distributor 106;
and still other "rules and controls" are added by the distributor .

'Rules and controls' can be used to protect the content user's privacy by limiting...be satisfied ("Go"), but it may not be necessary to meter, bill or budget those requests . A user who has purchased a copy of a novel may be permitted to open...these processes have been successfiffiy performed.

Containers and Objects'

Figure 5A shows how the virtual distribution environment 100, in a preferred embodiment, may package information elements (content) into a "container" 302...a document scanner 626; and a "cable" 628 connecting the appliance with a "network." Virtual distribution environment 100 provides a 'jigbk operating =Bice 602 that manages appliance 600 and SPU 500...in the release of data such as video and audio that is usually compressed before distribution and whose decompression speed is important. In some cases, information that is useful for usage...computer's hardware resources with an operating system allows many differences in design and equipment requirements between different manufacturers to be hidden. Furthermore, applications can be more easily shared
- 225 -----
with...500)
are linked in the preferred embodiment using a "Remote Procedure Call" ("RPC") internal processing request structure. Cooperating processors may request interprocess services using a
227
ndent and can be
RPC...

...carried along by the
process to support execution on a remote system.

ROS 602 provides distribution of control information, including for example the distribution of control structures required to permit 'agents...distribution of the usage control, auditing of the usage control and logic to process user requests associated with the usage control. A usage control at a usees location (in addition to...

...for a distributor and format requests
associated with the usage control for processing by a distributor .

Processes at either end of a reciprocal control may be further controlled by other processes...RPC requests by passing them to applications 608 that register to receive and process specific requests . API 682 provides an "Applications Programming Interface" that is preferably standardized and documented. It provides...incorporated into an operating system.

Furthermore, "operating system" functions (such as task management, or memory allocation) may be modified and/or replaced by an application. A common thread in the preferred...in the preferred embodiment to request services within and outside of the operating system, a request for distributed and/or remote processing incurs substantially no additional operating ...table 462 records, URT 464 records, and PERC 808 records. This "open channel" task may preferably place calls to key and tag manager 558 to validate and correlate the tags associated...the time base manager 554 is always loaded and ready to

respond
to time based requests .

The table below lists examples of basic calls that may be supported by the time...

7/3,K/47 (Item 47 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00280318 **Image available**
METHODS AND APPARATUS RELATING TO THE FORMULATION AND TRADING OF RISK
MANAGEMENT CONTRACTS
PROCEDE ET APPAREIL DESTINES A L'ETABLISSEMENT ET A LA NEGOCIATION DES
CONTRATS DE GESTION DE RISQUES

Patent Applicant/Assignee:

SHEPHERD Ian Kenneth,

Inventor(s):

SHEPHERD Ian Kenneth,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9428496 A1 19941208

Application: WO 93AU250 19930528 (PCT/WO AU9300250)

Priority Application: WO 93AU250 19930528

Designated States: AT AU BB BG BR CA CH CZ DE DK ES FI GB HU JP KP KR KZ LK

LU MG MN MW NL NO NZ PL PT RO RU SD SE SK UA US VN AT BE CH DE DK ES FR

GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 41169

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... summary, the example shows how the system could enable one party (such as an institutional fund manager) seeking to avoid the adverse consequences of a significant decline in the future value of...

...the index) to make a contract with another, as-yet-unknown, party, such as another fund manager seeking to avoid the adverse consequences of a significant corresponding increase in PTSE 75 index...all pairs of participating INVENTCO stakeholders are to be netted.

C.

Commission rate

The minimum required percentage profit margin required by a Potential Counterparty above the "breakeven" bid price for an Ordering...

Claim

... to pay for their defined product. The above-described base commission rate specifies the minimum required percentage profit margin required by the counterparty above their breakeven consideration bid price for a product ...to make own rollatcralisation payments (if applicable)? Not Applicable
Applicable Consid./Entitlement Transfer Entity Applicable Marginal Tax rate (if applicable)? Account details : ABC Banking Corp
Consideration: Not Applicable Operating A/c 1 502026...Preparedness to Mkeown! collateralisation payments (if applicable)? Not Applicable
Applicable Consid./Entitlement Transfer Entity Applicable Marginal Tax rate (if applicable)? Account details ABC Banking Corp
- Consideration Not Applicable Operating A/c 11 502026- 345896...make

'o%W collateralisation payments (ifapplicable)? Not Applicable Applicable
Consid./Entiflement Transfer Entity Applicable Marginal Tax rate
(ifapplicable)? Account details : ABC Banking Corp
- Consideration: Not Applicable Operating A/c 1 502026 0...Preparedness
to make'owncollateralisation payments (ifapplirable)? Not Applicable
Applicable Consid./Entillcment Transrer Entity Applicable Marginal Tax
rate (ifapplicable)? Account details: ABC Banking Corp
- Consideration Not Applicable Operating Atc 1 502026 0 (and... .

9/TI,PY/1 (Item 1 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

DIGITAL OPTIONS HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING
EXCHANGE THEREFOR
OPTIONS NUMERIQUES A RETOURS AJUSTABLES BASEES SUR LA DEMANDE ET BOURSE
D'ECHANGES COMMERCIAUX AFFERENTE
Publication Year: 2003

9/TI,PY/2 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

TABLE DRIVEN ACCOUNTING METHOD AND SYSTEM
PROCEDE ET SYSTEME DE COMPTABILITE GEREE PAR TABLES
Publication Year: 2003

9/TI,PY/3 (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

APPARATUS AND METHOD FOR ENABLING LONG-TERM INVESTMENT PRODUCTS
APPAREIL ET SYSTEME CONCUS POUR DES PRODUITS D'INVESTISSEMENT A LONG TERME
Publication Year: 2003

9/TI,PY/4 (Item 4 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

METHODS AND SYSTEMS FOR PORTFOLIO CASH FLOW VALUATION
METHODES ET SYSTEMES DESTINES A L'EVALUATION CASH-FLOW D'UN PORTEFEUILLE
Publication Year: 2002

9/TI,PY/5 (Item 5 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

ONLINE INSURANCE SALES PLATFORM
PLATE-FORME DE VENTE D'ASSURANCES EN LIGNE
Publication Year: 2002

9/TI,PY/6 (Item 6 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

METHOD AND SYSTEM FOR SHARING INVESTOR INFORMATION OVER AN ELECTRONIC
NETWORK
PROCEDE ET SYSTEME DE PARTAGE D'INFORMATIONS D'INVESTISSEURS SUR UN RESEAU
ELECTRONIQUE
Publication Year: 2002

9/TI,PY/7 (Item 7 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

SYSTEM FOR FUNDING, ANALIZING AND MANAGING LIFE INSURANCE POLICIES FUNDED
WITH ANNUITIES
SYSTEME DE FINANCEMENT, D'ANALYSE ET DE GESTION DE POLICES D'ASSURANCE-VIE
FINANCEES PAR DES RENTES
Publication Year: 2002

9/TI,PY/8 (Item 8 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

INTELLECTUAL PROPERTY INVESTMENT PROCESS

PROCEDE D'INVESTISSEMENT EN PROPRIETE INTELLECTUELLE

Publication Year: 2002

9/TI,PY/9 (Item 9 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING

SYSTEME DE PRETS HYPOTHECAIRES DEPENDANT DES OPERATIONS DE CARTE DE CREDIT

Publication Year: 2002

9/TI,PY/10 (Item 10 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

**A SYSTEM AND METHOD FOR PURCHASING AND MANAGING SECURITIES EXPRESSED IN
DOLLAR DENOMINATIONS**

**SYSTEME ET PROCEDE D'ACQUISITION ET DE GESTION DE TITRES EXPRIMES EN
DOLLARS**

Publication Year: 2001

9/TI,PY/11 (Item 11 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

AUTOMATED INVESTMENT ADVISORY SOFTWARE AND METHOD

**LOGICIEL DE CONSEIL AUTOMATISE EN MATIERE D'INVESTISSEMENT ET PROCEDE
CORRESPONDANT**

Publication Year: 2001

9/TI,PY/12 (Item 12 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

**FINANCIAL PRODUCTS HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING
EXCHANGE THEREFOR**

**PRODUITS FINANCIERS AYANT DES RECETTES AJUSTABLES, FONCTION DE LA DEMANDE,
ET ECHANGES COMMERCIAUX CORRESPONDANT**

Publication Year: 2001

9/TI,PY/13 (Item 13 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHOD FOR CREATING A RISK INSURED INVESTMENT

SYSTEME ET METHODE POUR LA CREATION D'UN INVESTISSEMENT SUR

Publication Year: 2000

9/TI,PY/14 (Item 14 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

DATA PROCESSING SYSTEM FOR FACILITATING MERCHANDISE TRANSACTIONS

SYSTEME INFORMATIQUE POUR FACILITER LES TRANSACTIONS SUR MARCHANDISES

Publication Year: 2000

9/TI,PY/15 (Item 15 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

METHOD AND APPARATUS FOR MANAGING TAXABLE EVENTS WITHIN A PORTFOLIO

PROCEDE ET APPAREIL DE GESTION D'EVENEMENTS IMPOSABLES DANS UN PORTEFEUILLE

Publication Year: 2000

9/TI,PY/16 (Item 16 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

METHOD AND APPARATUS FOR ENABLING INDIVIDUAL OR SMALLER INVESTORS OR OTHERS
TO CREATE AND MANAGE A PORTOFOLIO OF SECURITIES OR OTHER ASSETS OR
LIABILITIES ON A COST EFFECTIVE BASIS
PROCEDE ET APPAREIL PERMETTANT A DES PARTICULIERS, DES PETITS INVESTISSEURS
OU AUTRES DE CREER ET GERER UN PORTEFEUILLE DE TITRES OU AUTRES SUR UNE
BASE EFFICACE EN TERMES DE COUT
Publication Year: 1999

9/TI,PY/17 (Item 17 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

SYSTEMS, METHODS AND COMPUTER PROGRAM PRODUCTS FOR ELECTRONIC TRADING OF
FINANCIAL INSTRUMENTS
SYSTEMES, METHODES ET PROGRAMMES INFORMATIQUES DESTINES A LA NEGOCIATION
ELECTRONIQUE D'INSTRUMENTS FINANCIERS
Publication Year: 1999

9/TI,PY/18 (Item 18 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR SWITCHED TELEPHONY
COMMUNICATION
SYSTEME PROCEDE ET ARTICLE CONCU POUR LES COMMUNICATIONS TELEPHONIQUES PAR
RESEAU COMMUTE
Publication Year: 1998

9/TI,PY/19 (Item 19 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS
PROTECTION
SYSTEMES ET PROCEDES DE GESTION DE TRANSACTIONS SECURISEES ET DE PROTECTION
DE DROITS ELECTRONIQUES
Publication Year: 1998

9/3,K/16 (Item 16 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00515306 **Image available**

METHOD AND APPARATUS FOR ENABLING INDIVIDUAL OR SMALLER INVESTORS OR OTHERS
TO CREATE AND MANAGE A PORTFOLIO OF SECURITIES OR OTHER ASSETS OR
LIABILITIES ON A COST EFFECTIVE BASIS

PROCEDE ET APPAREIL PERMETTANT A DES PARTICULIERS, DES PETITS INVESTISSEURS
OU AUTRES DE CREER ET GERER UN PORTEFEUILLE DE TITRES OU AUTRES SUR UNE
BASE EFFICACE EN TERMES DE COUT

Patent Applicant/Assignee:

FOLIO TRADE LLC,

Inventor(s):

WALLMAN Steven M H,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9946658 A2 19990916

Application: WO 99US5010 19990305 (PCT/WO US9905010)

Priority Application: US 9838158 19980311; US 98139020 19980824

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
UG UZ VN YU ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ TM
AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM
GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 33412

Fulltext Availability:

Detailed Description

Detailed Description

... include relative to mutual
funds.

the selection of individual securities to be included in a portfolio ;
management of and clearly superior tax effects;
the ability to make specific modifications to the portfolio...

...strategy;

0 the ability to modify risk levels and portfolios with fewer potential
costs or tax consequences ;

1 the ability to view multiple investments more easily as fully
integrated portfolio and manage it as such; and

1 5 0 the ability to manage costs better.

Those strengths...

9/3,K/17 (Item 17 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00488469 **Image available**

SYSTEMS, METHODS AND COMPUTER PROGRAM PRODUCTS FOR ELECTRONIC TRADING OF
FINANCIAL INSTRUMENTS

SYSTEMES, METHODES ET PROGRAMMES INFORMATIQUES DESTINES A LA NEGOCIATION
ELECTRONIQUE D'INSTRUMENTS FINANCIERS

Patent Applicant/Assignee:

DERIVATIVES NET INC,

MAY R Raymond,

Inventor(s):

MAY R Raymond,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9919821 A1 19990422

Application: WO 98US21518 19981013 (PCT/WO US9821518)

Priority Application: US 9762410 19971014
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 34553

Fulltext Availability:
Claims

Claim

... have been canceled. In order to address the needs of interest rate swap traders and **portfolio managers**, the system 10 may include a function known as the switch engine. The switch engine...generated. The better submitted prices have priority, and all orders at the auction-price are **preferably** filled in **proportion** to each other. In a preferred embodiment of the auction feature, the auction process could...

9/3,K/19 (Item 19 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00418748 **Image available**
SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS PROTECTION
SYSTEMES ET PROCEDES DE GESTION DE TRANSACTIONS SECURISEES ET DE PROTECTION DE DROITS ELECTRONIQUES

Patent Applicant/Assignee:
INTERTRUST TECHNOLOGIES CORP,
Inventor(s):

GINTER Karl L,
SHEAR Victor H,
SIBERT W Olin,
SPAHN Francis J,
VAN WIE David M,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9809209 A1 19980305
Application: WO 97US15243 19970829 (PCT/WO US9715243)
Priority Application: US 96706206 19960830

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English
Fulltext Word Count: 195626

Fulltext Availability:
Detailed Description

Detailed Description

... application programs 608, objects 300 containing
201
VDE controlled property content and related information, and
management database 610 that stores both information
associated with objects and VDE control information. ROS 602...realities
dictate the implementation of corresponding VDE application
functionality. As a result, initial product implementation
investment and comple@dtv may be 1='Ited. The process of
17 surfacing" the full range...the preferred
embodiment Secure Processing Environment (SPE) 503. This
architecture rnav also apply to the **prefer**-red embodiment Host

Processing Environment @ HPE) 655. 'Protected Processing Environment' ("PPE-) 650 may refer generally...for example, by load modules 1100 that want to execute other load modules.

In the **prefer** -red embodiment, the load module execution manager 568 includes a load module executor ("program loader...

Set	Items	Description
S1	685	(PORTFOLIO? OR INVESTMENT? OR FUND? ? OR SECURITIES OR HOLDINGS OR (FINANCIAL? OR FISCAL? OR MONETARY OR PECUNIARY) () (TRANSACTION? OR DEAL? ? OR DEALING? OR TRADE? ? OR TRADING OR - BUYING OR SELLING)) (2N)MANAG? OR PMP NOT POLY?
S2	48	(TAX OR TAXES OR TAXATION OR TARIFF? OR DUTY OR ASSESSMENT-?) (1W) (IMPACT? OR BURDEN? OR LOAD? ? OR BRAKET? OR LEVEL? ? OR RATE OR RATES OR VALUAT? OR CONTRIBUTION? OR IMPOS? OR CONSEQUENCE? OR RESULT? OR LEVY OR LEVIES OR LEVIED)
S3	11874	MINIMIZ? OR MINIMIS? OR MINIMUM OR REDUC? OR LOWEST OR LOWER OR LEAST OR DECREAS? OR DIMINISH? OR SMALLEST OR BOTTOM OR ROCKBOTTOM OR DEFLAT? OR ABAT?
S4	114	(DESIRE? OR PREFER? OR WANT? OR REQUIRE? OR REQUEST? OR ESSENTIAL? ? OR PREREQUISITE? OR CONSERVATIV? OR AGGRESSIV?) (2W-) (ALLOCATION? OR DIVID? OR DIVISION OR PROPORTION? OR DISTRIBUT? OR PERCENTAG? OR ALLOTMENT?)
S5	8	S1 AND (S2 OR S4)

5/3,K/1

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01701823 DOCUMENT TYPE: Product

PRODUCT NAME: Quicken 2003 Macintosh (701823)

Intuit Inc (447013)
2535 Garcia Ave
Mountain View, CA 94043 United States
TELEPHONE: (650) 944-6000

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 021231

...accounts, and schedule transaction data updates. The system's Capital Gains Estimator can determine the **tax impact** of stock and mutual fund sales. Quicken's customizable toolbar improves user productivity.

DESCRIPTORS: Bank Statement Reconciliation; E-Banking; **Investment Management** ; Personal Finance; Small Business; Tax Planning

5/3,K/2

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01631531 DOCUMENT TYPE: Product

PRODUCT NAME: FPLAN Professional Financial Advisor+ (631531)

First Financial Software Inc (502341)
PO Box 390506
Deltona, FL 32739 United States
TELEPHONE: (386) 860-0861

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 20011210

...Income Protection. The special subjects include Asset Allocation, Asset Repositioning, Lump Sum vs. Rollover Analysis, **Required Distributions** , Investment Illustration Comparison, Long Term Care, Goal Planning, Post Retirement Analysis, and Social Security.

DESCRIPTORS: Accountants; Estate Planning; Financial Planning; **Investment Analysis; Investment Management** ; Stock Brokers; Tax Planning

5/3,K/3

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01612693 DOCUMENT TYPE: Product

PRODUCT NAME: Golden Years (612693)

Money Tree Software (326534)
PO Box 637
Philomath, OR 97370 United States

TELEPHONE: (541) 929-2140

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 20010823

...plan options. Users can run the report either with or without indexing of the IRS tax rate brackets. The system includes high-quality graphs to summarize income needed compared to assets available...

DESCRIPTORS: Accountants; Financial Planning; Forecasting; Insurance Agencies; Investment Management ; Stock Brokers; Tax Planning

5/3,K/4

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01122033 DOCUMENT TYPE: Product

PRODUCT NAME: RetireNow (122033)

Brentmark Software Inc (504521)
3505 Lake Lynda Dr #212
Orlando, FL 32817-8327 United States
TELEPHONE: (407) 306-6160

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 021231

...tool can be used for seminars or client meetings. The system references updated federal estate tax rates and exemptions.

DESCRIPTORS: Financial Planning; Investment Analysis; Investment Management ; Life & Career Planning; Portfolio Management ; Tax Planning

5/3,K/5

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01013686 DOCUMENT TYPE: Product

PRODUCT NAME: planeASE Partnership Models (013686)

Analytic Associates (133272)
4817 Browndeer Ln
Rolling Hills Estates, CA 90275 United States
TELEPHONE: (310) 541-0418

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 19990530

...graphs suitable for investor presentation. These models allow: as many partnership fees as the user wants ; separate allocation of tax and cash benefits; and working capital, preferred returns and staged investments.

DESCRIPTORS: Banks; Financial Modeling; Investment Analysis; Investment Management ; Land Development; Real Estate; Real Estate Investment

5/3,K/6

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00138183 DOCUMENT TYPE: Review

PRODUCT NAMES: Stock Options Risk Analyzer 2001.01 (102105); Pension & Roth IRA Analyzer 5.04 (006211); StockOpter 2.52 (102016)

TITLE: Basic analysis software provides financial planning tool kit

AUTHOR: Levey, Steven I

SOURCE: Accounting Today, v16 n5 p21(4) Mar 18, 2002

ISSN: 1044-5714

HOME PAGE: <http://www.electronicaccountant.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20021125

...IRC Section 72(t) pre-59-1/2 distributions, and age 70-1/2 minimum required distributions . The program provides fields for all parameters, including starting balance, expected growth, distribution frequency and...

DESCRIPTORS: Accountants; Excel; Financial Planning; Investment Analysis ; Investment Management ; Portfolio Management ; Risk Analysis; Stock Options

5/3,K/7

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00136326 DOCUMENT TYPE: Review

PRODUCT NAMES: Cheshire Asset Allocation Planner (090417); Allocation Master (090425); RAMCAP (491136); Power Optimizer (733811)

TITLE: Client portfolios benefit from abundance of asset software

AUTHOR: Levey, Steven

SOURCE: Accounting Today, v15 n22 p18(4) Dec 17, 2001

ISSN: 1044-5714

HOME PAGE: <http://www.electronicaccountant.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20020530

...that includes input for projection period, target return, target assets, and current and future income tax rates . Graphs include return range, target returns, assets range, and target assets over the investment horizon ...

DESCRIPTORS: Accountants; Asset Management ; Financial Management ; Portfolio Management

5/3,K/8

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

(c)2003 Info.Sources Inc. All rts. reserv.

00101705 DOCUMENT TYPE: Review

PRODUCT NAMES: Prosper 2.0 Windows 95 & NT (564273)

TITLE: Decide Your Financial Future

AUTHOR: Yakal, Kathy

SOURCE: Computer Shopper, v17 n6 p410(2) Jun 1997

ISSN: 0886-0556

HOME PAGE: <http://www.computershopper.com>

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: A

REVISION DATE: 20000830

...financial plans for important life scenarios, including paying for a college education and retirement.. A **portfolio manager** tracks **investments**, and new features include better reporting and functions for printing a W-4 form. Program...

...will streamline later tasks. Users fill out a data form that requests personal information, including **tax rate** and inflation rate. Users should also fill out the Budget and Balance Sheet data entry...

...used with many functions, such as adding or changing an account or security in the **Portfolio Manager**. When providing planning or purchasing assistance, each category has one or multiple calculators and a ...

DESCRIPTORS: Financial Calculations; IBM PC & Compatibles; **Investment Management**; Personal Finance; **Portfolio Management**; Tax Planning; Windows; Windows NT/2000

File 35:Dissertation Abs Online 1861-2003/Apr
(c) 2003 ProQuest Info&Learning
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File 2:INSPEC 1969-2003/May W2
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File 233:Internet & Personal Comp. Abs. 1981-2003/Apr
(c) 2003 Info. Today Inc.
File 474:New York Times Abs 1969-2003/May 21
(c) 2003 The New York Times
File 475:Wall Street Journal Abs 1973-2003/May 20
(c) 2003 The New York Times
File 99:Wilson Appl. Sci & Tech Abs 1983-2003/Apr
(c) 2003 The HW Wilson Co.
File 95:TEME-Technology & Management 1989-2003/May W1
(c) 2003 FIZ TECHNIK
File 139:EconLit 1969-2003/May
(c) 2003 American Economic Association

Set	Items	Description
S1	28978	(PORTFOLIO? OR INVESTMENT? OR FUND? ? OR SECURITIES OR HOLDINGS OR (FINANCIAL? OR FISCAL? OR MONETARY OR PECUNIARY) () (TRANSACTION? OR DEAL? ? OR DEALING? OR TRADE? ? OR TRADING OR - BUYING OR SELLING)) (2N)MANAG? OR PMP NOT POLY?
S2	15551	(TAX OR TAXES OR TAXATION OR TARIFF? OR DUTY) (1W) (IMPACT? - OR BURDEN? OR LOAD? ? OR BRACKET? OR LEVEL? ? OR RATE OR RATES OR VALUAT? OR CONTRIBUTION? OR CONSEQUENCE? OR RESULT? OR EFFECT? ? OR LEVY OR LEVIES OR LEVIED)
S3	2777466	MINIMIZ? OR MINIMIS? OR MINIMUM OR REDUC? OR LOWEST OR LOWER OR LEAST OR DECREAS? OR DIMINISH? OR SMALLEST OR BOTTOM OR ROCKBOTTOM OR DEFLAT? OR ABAT?
S4	6509	(DESIRE? OR PREFER? OR WANT? OR REQUIRE? OR REQUEST? OR ESSENTIAL? ? OR PREREQUISITE? OR CONSERVATIV? OR AGGRESSIV?) (2W-) (ALLOCATION? OR DIVID? OR DIVISION OR PROPORTION? OR DISTRIBUT? OR PERCENTAG? OR ALLOTMENT?)
S5	0	S1 AND (S2 (5N) S3) AND S4
S6	12	S1 AND (S2 (5N) S3)
S7	10	S6 NOT PY>1999
S8	29164	S3 (5N) (ELECTRONIC? OR ONLINE OR CYBER OR VIRTUAL? OR DIGITAL? OR INTERNET OR WEB OR WWW OR AUTOMATED OR AUTOMATIC? OR COMPUTERI?)
S9	6	S2 AND S8 AND (PORTFOLIO? OR INVESTMENT? OR FUND? ? OR SECURITIES OR HOLDINGS)
S10	0	S1 AND S2 AND S4
S11	13	S1 (S) S4
S12	11	(S1 AND S4) NOT PY>1999

7/3,K/1 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01801717 ORDER NO: AADAA-I9942363
**CAPITAL GAINS TAX POLICY: THE EFFECT ON INVESTMENT COMPANY CAPITAL GAINS
REALIZATIONS (LOCK IN EFFECT, MUTUAL FUNDS)**
Author: NASH, CLARECE Y.
Degree: PH.D.
Year: 1999
Corporate Source/Institution: THE UNIVERSITY OF MISSISSIPPI (0131)
Source: VOLUME 60/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3005. 163 PAGES

...marginal tax rates on capital gains. The unlocking effect is greater when marginal capital gains tax rates are lower. The significant permanent effects estimated in the analysis are strengthened when transitory effects are introduced into the model. This research provides evidence that investment company portfolio managers consider the capital gains tax consequences to individual shareholders in rebalancing and consumption decisions.

7/3,K/2 (Item 2 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01728565 ORDER NO: AADAA-I9957054
Taxes and mutual fund performance persistence
Author: Smolira, Joseph Charles
Degree: Ph.D.
Year: 1999
Corporate Source/Institution: University of Kentucky (0102)
Source: VOLUME 61/01-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 293. 271 PAGES

...Importantly, research has been focused toward test of market efficiency or value added by mutual fund managers. A rational investor in a taxable environment should not be concerned with the pre-tax...

...fund, but rather the after-tax return. This research examines the question of whether mutual fund managers have tax-managed mutual funds to increase the fund performance persistence on an after-tax basis. Secondly, I present a...

...a result of capital losses. The performance gap between the best and worst performing funds decreases as the tax rate increases.

The examination of turnover indicates that turnover increases distributions at a decreasing rate. More...

...mutual fund distributions. The most important factor appears to be the style of the mutual fund manager in realizing gains. A fund manager who defers gains reduces the taxable distributions made to shareholders.

7/3,K/3 (Item 3 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01411796 ORDER NO: AADAA-I9516816
**MUTUAL FUND ECONOMICS AND PERFORMANCE: THE EFFECTS OF SHAREHOLDER-LEVEL
TAXATION (CAPITAL GAINS)**
Author: DICKSON, JOEL MALCOLM
Degree: PH.D.
Year: 1995
Corporate Source/Institution: STANFORD UNIVERSITY (0212)

...shareholder-level taxation into the analysis of mutual fund performance and the behavior of mutual fund managers. An introductory chapter discusses a number of issues regarding mutual fund behavior in the presence...

...funds' after-tax performance measures may differ dramatically from their corresponding pre-tax performance. Mutual fund managers are shown to realize a large percentage of their accrued capital gains, thereby reducing the...

...taxes.

The third chapter documents the degree to which post-tax performance is persistent among fund managers. The findings indicate that mutual funds are persistent over time in the amount of pre-tax return lost to taxes. The results suggest that even if fund managers are unable to "beat the market," investors subject to annual dividend and realized capital gains taxes could target their investments to those funds which, relative to other funds, consistently reduce their shareholders' tax burdens. The chapter also shows that persistence in tax management exists in both the dividend and...

...The final chapter of this dissertation provides a theoretical discussion of issues inherent in the management of mutual funds when shareholders must adhere to a tax system which includes a realization tax on capital...

7/3,K/4 (Item 4 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01325442 ORDER NO: AADNN-81424
AN ANALYSIS OF THE FINANCIAL STRUCTURE OF THE FIRM, MANAGERIAL EFFICIENCY,
AND ENTREPRENEURIAL RISK-TAKING, GIVEN THE EXISTENCE OF LIMITED LIABILITY
AND MORAL HAZARD

Author: THORNE, JAMES EDWARD

Degree: PH.D.

Year: 1992

Corporate Source/Institution: YORK UNIVERSITY (CANADA) (0267)

Source: VOLUME 54/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3154. 196 PAGES

ISBN: 0-315-81424-1

...increase (decrease) in risk taking is said to occur if an increase in the corporate tax rate increases (decreases) investment, managerial effort, and the probability of bankruptcy. Necessary and sufficient conditions for an increase in the corporate tax rate to either increase or decrease risk taking are derived for each type of financial structure considered.

7/3,K/5 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06661386

Tax bill drafted to boost restructuring

SOUTH KOREA: NEW TAX BILL TO BOOST RESTRUCTURING

The Korea Herald (XBF) 22 Jul 1998 P.12

Language: ENGLISH

... the government with WON 1.5 tn, will be exempted from stock transaction taxes when fund managers sell shares in firms scheduled for restructuring. The government will apply a lower withholding tax rate

on shareholders' dividend income so as to boost investment in the corporate restructuring funds. It...

7/3,K/6 (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06593943
SINGAPORE: FINANCIAL TAX
SINGAPORE: FINANCIAL TAX
Business Times (XBA) 28 Feb 1998 P.3
Language: ENGLISH

... of its investment and loans on reserves set aside for losses while pioneer venture capital fund managers in Singapore will be subject to a reduced tax rate of no over 10% beyond their tenth tax-exempted year. Besides that, exemption will be...

7/3,K/7 (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06187134
Guidelines on fund management firms
MALAYSIA: NEW GUIDELINES FOR FUND MANAGEMENT
The Star (XAT) 05 Aug 1995 Business p. 1
Language: ENGLISH

Guidelines on fund management firms
MALAYSIA: NEW GUIDELINES FOR FUND MANAGEMENT

The Malaysian government has come out with the new guidelines for establishment of foreign fund management firms. Under the new guideline, foreign investors no longer required to form a joint venture...

... different rules and limitations respectively for wholly foreign-owned firms and the firms with at least 30% local equity. Meantime, tax rate charged on income made from clients outside Malaysia is only 10%.

7/3,K/8 (Item 4 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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04548259
Manx tax cut to boost fund management
UK - MANX FUND MANAGERS TAX RATE TO BE REDUCED
Financial Times (C) 1991 (FT) 1 October 1991 p11

Manx tax cut to boost fund management
UK - MANX FUND MANAGERS TAX RATE TO BE REDUCED

United Kingdom: fund management companies operating in the Isle of Man will have the tax rate on the fees they earn reduced to 5 per cent from the island's standard rate of 20 per cent from...

... to encourage expansion of existing businesses in the Isle of Man and attract new businesses. Funds under management in the Isle of Man now stand at GBP2bn in two types of scheme - authorised...

PRODUCT: Fund / Investment Management

7/3,K/9 (Item 5 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
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04184022

FUND MANAGERS ' REACTION TO BUDGET
UK - FUND MANAGERS ' REACTION TO BUDGET
Money Marketing (MOM) 28 March 1991 p47

FUND MANAGERS ' REACTION TO BUDGET
UK - FUND MANAGERS ' REACTION TO BUDGET

Fund managers regard chancellor Norman Lamont's Budget as being economically neutral, with Howard Maguire, Hill Samuel...

... at GT Management. This could be beneficial however, by depressing consumer demand, which, along with **lower** corporation **tax**, interest **rates** and inflation 'looks very positive for the stockmarket in general'. However, Simon Davies, director of Gartmore Pension **Fund Managers**, believes that spending is more likely to be encouraged by the cut in the poll...

... abolition of higher-rate tax relief on mortgages. Article further details the reaction of leading **fund managers** to the Budget.

7/3,K/10 (Item 1 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2003 The New York Times. All rts. reserv.

07947988 NYT Sequence Number: 000000970731
FUND TRACK: LOW TURNOVERS MAY TASTE VERY GOOD TO FUND OWNERS IN WAKE OF TAX DEAL
MCGOUGH, ROBERT
Wall Street Journal, Col. 3, Pg. 1, Sec. C
Thursday July 31 1997

ABSTRACT:

Fund Track column expects mutual **fund portfolio managers** are going to turn to one of the stock market's most effective strategies, buy and hold, faced with **lower** capital-gains **tax rates**; notes tax concerns are somewhat trivial now with investors reaping double-digit returns, but when...

9/3,K/1 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01693898 ORDER NO: AAD99-23409
ESSAYS ON GOVERNANCE, FISCAL POLICY, AND GROWTH (PUBLIC INSTITUTIONS)
Author: SESHADRI, SRIKANT
Degree: PH.D.
Year: 1999
Corporate Source/Institution: BOSTON COLLEGE (0016)
Source: VOLUME 60/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 821. 113 PAGES

...and examine the impact of corruption (in the form of graft and embezzlement of public funds) on the determination of fiscal policy and growth. The third essay is independent. It examines...

...electoral or political constraints) and the gains from personal rent seeking (graft). The optimal choice taxation , the level of government spending, and the composition of the budget reflects this trade off. The model...

...the stability of their jobs is analyzed. It is shown that only some auditing technologies reduce graft automatically , while others succeed only if there is a credibly enforceable punishment structure.

The third essay...

9/3,K/2 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09225901
Taxes hit Canada's online business
CANADA: E-COMMERCE AFFECTED BY RESTRICTIONS
Financial Times (FT) 18 Jan 2000 p.7
Language: ENGLISH

... Boston Consulting Group. The lack of Internet usage by domestic businesses is being blamed upon taxation levels and regulatory restrictions, and on a shortage of early-stage venture capitalists to assist in...

... up and development costs. The venture capital pool is dominated by labour-and government-sponsored investment funds , which may not take large stakes in companies. While 39% of US Internet users made at least one online purchase during 1998, the figure was only 12% in Canada. The findings are likely to...

9/3,K/3 (Item 1 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
(c) 2003 Info. Today Inc. All rts. reserv.

00612999 00WK10-303
First stop on the road to E-urop e -- Interested in e-commerce overseas? The British Isles can be a good place to start, but there is still an ocean of difference...
Lamb, John
Information Week , October 23, 2000 , n809 p63-74, 6 Page(s)
ISSN: 8750-6874

... following reasons: English is the native language; labor laws are similar to U.S. laws; tax rates are among Europe's lowest ; and the government supports electronic commerce growth. Says that the region comprises the United Kingdom and the Republic of Ireland. Mentions that the

British and Irish government have adopted aggressive policies designed to attract overseas investment, remove barriers to electronic commerce expansion, and encourage businesses to trade online. Explains that investments in Internet pure-plays have risen in both countries and more British companies are conducting...

9/3,K/4 (Item 1 from file: 139)
DIALOG(R)File 139:EconLit
(c) 2003 American Economic Association. All rts. reserv.

641902

TITLE: Automatic Fiscal Stabilisers in EMU: A Conflict between Efficiency and Stabilisation?

AUTHOR(S): Buti, Marco, et al.

AUTHOR(S) AFFILIATION: European Commission

JOURNAL NAME: CESifo Economic Studies,

JOURNAL VOLUME & ISSUE: 49 1,

PAGES: 123-40

PUBLICATION DATE: 2003

AVAILABILITY: Publisher's URL

ISSN: 1610-241X

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

...ABSTRACT: lowering taxes may boost efficiency and output, and improve market adjustment to shocks. But, by reducing the size of automatic stabilisers, it may also imply less cyclical smoothing. This would be unwelcome in EMU given...

... flexibility and stabilisation may not exist. We show that, if the initial level of the tax burden is high, reducing it may lead to higher output stabilisation in the event of a...

... of a demand shock. Simulations show that European countries--especially small ones--might have a tax burden close to or even higher than the threshold level.

...DESCRIPTOR(S) (1991 to Present): E520); Macroeconomic Aspects of Fiscal Policy; Public Expenditures, Investment, and Finance; Taxation...

9/3,K/5 (Item 2 from file: 139)
DIALOG(R)File 139:EconLit
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629731

TITLE: Generational Conflict, Human Capital Accumulation, and Economic Growth

AUTHOR(S): Holtz-Eakin, Douglas; Lovely, Mary E.; Tosun, Mehmet S.

AUTHOR(S) AFFILIATION: Syracuse U and NBER; Syracuse U; Syracuse U

PUBLICATION INFORMATION: National Bureau of Economic Research Working

Paper: 7762 PAGES: 20

PUBLICATION DATE: 2000

AVAILABILITY: Copies available from: Working Papers, NBER, 1050

Massachusetts Avenue, Cambridge, MA 02138-5398. Website: www.nber.org

PRICE: \$10.00 per copy (plus \$10.00 per order for shipping outside U.S.)

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

...ABSTRACT: underprovision of human capital. Alternatively, such a shift may trim an inefficiently large government, reduce tax rates, and raise capital per worker enough to raise education spending. Thus, there is no automatic link between demographic transition and reduced support for those programs whose benefits are concentrated among the young.

DESCRIPTOR(S) (1991 to Present): Macroeconomic Aspects of Fiscal Policy;
Public Expenditures, **Investment** , and Finance; Taxation...

9/3,K/6 (Item 3 from file: 139)

DIALOG(R)File 139:EconLit

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327233

TITLE: Fiscal Policy and the National Debt

AUTHOR(S): Weale, M. R.

AUTHOR(S) AFFILIATION: U Cambridge

JOURNAL NAME: National Institute Economic Review,

JOURNAL VOLUME & ISSUE: 0 147,

PAGES: 50-61

PUBLICATION DATE: February 1994

ISSN: 0027-9501

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

...ABSTRACT: and the taxes needed to service it may distort the economy. A policy of holding **tax rates** **virtually** constant **reduces** distortions to the intertemporal pattern of consumption, but means that government loses control of the...

DESCRIPTOR(S) (1991 to Present): Macroeconomic Aspects of Fiscal Policy;
Public Expenditures, **Investment** , and Finance; Taxation...

12/3,K/1 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01713431 ORDER NO: AADAA-I9947298

An event service architecture in distributed real-time systems

Author: Liu, Guangtian

Degree: Ph.D.

Year: 1999

Corporate Source/Institution: The University of Texas at Austin (0227)

Source: VOLUME 60/09-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 4710. 161 PAGES

...among these events.

In this thesis, we analyze and categorize the real-time event service requirements in distributed systems, namely composite event specification and detection, timely event delivery, event subscription, registration and event...

...also studied two application cases where event services are useful: network event correlation and active portfolio management. Using JEM, we were able to build prototypes of both systems quickly. Through preliminary testing...

12/3,K/2 (Item 2 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01464677 ORDER NO: AADAA-IC469636

STRATEGISCHES CONTROLLING: DARGESTELLT AN HAND DER PORTFOLIO THEORIE UND DES AKTIENMANAGEMENTS

Original Title: STRATEGIC CONTROLLING SHOWN BY THE PORTFOLIO THEORY AND STOCK MANAGEMENT

Author: PUPETER, HUBERT

Degree: DR.

Year: 1991

Corporate Source/Institution: JOHANNES KEPLER UNIVERSITAET LINZ
(AUSTRIA) (0586)

Source: VOLUME 57/01-C OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 47. 288 PAGES

...problem which is examined in this paper is the investment problem of an investor who wants to distribute a certain amount of capital to different investment possibilities offered by stock market, so that...

...portfolio-theory' are treated. Having invested into several shares it's the task of the portfolio management to realize the expected profit and to eliminate existing risks by several hedging instruments. Beside...

12/3,K/3 (Item 1 from file: 583)
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06593392

New boost for fund managers

SINGAPORE: TAX INCENTIVES FOR FINANCE SECTOR

The Straits Times (XBB) 28 Feb 1998 BUDGET '98P.FIVE

Language: ENGLISH

New boost for fund managers

... unveiled several tax incentives to further help the sector. New fiscal measures to boost international fund managers include the lowering of

the threshold requirement to qualify for full tax exemption. The threshold ...

... distributions paid out of gains from the disposal of securities and the removal of withholding requirement on taxable distributions made to unit-holders who are tax residents of Singapore. The changes will be effective...

12/3,K/4 (Item 2 from file: 583)
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06481100
HK SOFTWARE FIRM FORESEES DEMAND FOR MPF SOFTWARE
HONG KONG: NEW MPF SOFTWARE FROM PROGRESSIVE
Asia Computer Weekly (XCF) 15 Jun 1997 P.8
Language: ENGLISH

...the latest Progress 8.1 development tool and is specially formulated for Hong Kong provident fund management. Progress 8.1 is a double-byte system which permits English bilingual display and traditional...

...The software permits future update flexibility, offers local support and features MPF options like eligibility requirements and contribution percentage that can be modified.

12/3,K/5 (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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05302449
Finance and the Family: How to gain real US expertise
US - MUTUAL FUNDS PROFILED
Financial Times (C) 1992 (FT) 5 September 1992 p5

... the world. But how does a non-American gain access to the expertise of US fund managers? The American equivalent of the unit trust industry is the mutual fund sector, which has...

... invested in US securities. That is because under current US securities law, mutual funds are required to distribute interest income and realised capital gains each year.**...

12/3,K/6 (Item 4 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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04692159
Dividends go on hold
UK - FUND RESEARCH EXPECTS FALL IN DIVIDENDS
Money Week (MYW) 11 December 1991 p10

Dividends will decline over the next year as the cosy relationship between fund managers and UK industry deteriorates, according to Fund Research, which feels the pressure which fund managers have previously been able to exert on UK companies to maintain high dividends is waning. Companies now prefer to reduce dividends and preserve cash instead of viewing dividend cuts as a last resort. Source includes some...

PRODUCT: Fund / Investment Management

12/3,K/7 (Item 5 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
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04224577

PENSION FUNDS SEE VARIED PERFORMANCE

UK - PENSION FUNDS SEE VARIED PERFORMANCE

Financial Times (C) 1991 (FT) 18 April 1991 pVIII (A

... it was at a time of intense controversy over so-called 'short-termism' by City fund managers. Industrialists were quick to allege that fund managers were too ready to accept a few pence more per share from a takeover bidder rather than back existing managers. Moreover, they wanted ever-higher dividends, regardless of the year-by-year fortunes of companies. In the event, when the Stonefrost...

... article concludes that a new committee is now being formed, through the NAPF and the fund managers' trade body, the Institutional Fund Managers' Association, to establish a code of conduct and thus clean up one of the murkier...

12/3,K/8 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

6308607 INSPEC Abstract Number: C1999-09-1290D-028

Title: A theory of optimal timing and selectivity

Author(s): Chacko, G.; Das, S.R.

Author Affiliation: Graduate sch. of Bus. Admin., Harvard Univ., Boston, MA, USA

Journal: Journal of Economic Dynamics and Control vol.23, no.7 p. 929-65

Publisher: Elsevier,

Publication Date: June 1999 Country of Publication: Netherlands

CODEN: JEDCDH ISSN: 0165-1889

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Language: English

Subfile: C

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...Abstract: returns to be stochastic, introduce fund flows to and from the portfolio, permit differential investor preferences for dividend versus growth stocks, and allow the investor to buy costly information on the random mean...

... anticipate that the propositions in the paper will provide two byproducts: (i) a framework for fund managers to think about how to allocate information expenses between timing and selection skills, and (ii)

...

...Identifiers: fund managers ;

12/3,K/9 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

4535708 INSPEC Abstract Number: C9401-1290Z-001

Title: Analyzing tradeoffs between zonal constraints and accessibility in facility location

Author(s): Gerrard, R.A.; Church, R.L.

Author Affiliation: Dept. of Geogr., California Univ., Santa Barbara, CA, USA

Journal: Computers & Operations Research vol.21, no.1 p.79-99

Publication Date: Jan. 1994 Country of Publication: UK

CODEN: CMORAP ISSN: 0305-0548

U.S. Copyright Clearance Center Code: 0305-0548/94/\$6.00+0.00
Language: English
Subfile: C

Abstract: One recent extension of the PMP is the zonally constrained median problem. This model recognizes that site selection often is influenced by the desire to distribute equitably the impacts or benefits of facilities by locating them among multiple regions, districts, or...

12/3,K/10 (Item 1 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2003 The New York Times. All rts. reserv.

01188217 NYT Sequence Number: 011867830325
Brascan Ltd and Caisse de Depot et Placement du Quebec, provincial government's pension fund manager , infuse \$30 million into their jointly owned Brascade Resources Inc unit to enable company to continue paying preferred dividends (S.)
Wall Street Journal, Col. 4, Pg. 7
Friday March 25 1983

Brascan Ltd and Caisse de Depot et Placement du Quebec, provincial government's pension fund manager , infuse \$30 million into their jointly owned Brascade Resources Inc unit to enable company to continue paying preferred dividends (S.)...

12/3,K/11 (Item 1 from file: 139)
DIALOG(R)File 139:EconLit
(c) 2003 American Economic Association. All rts. reserv.

397507
TITLE: Identifying Distributed Generation and Demand Side Management Investment Opportunities
AUTHOR(S): Hoff, Thomas E.
AUTHOR(S) AFFILIATION: Stanford U and Pacific Energy Group, Stanford
JOURNAL NAME: Energy Journal,
JOURNAL VOLUME & ISSUE: 17 4,
PAGES: 89-105
PUBLICATION DATE: 1996
ISSN: 0195-6574
DOCUMENT TYPE: Journal Article
ABSTRACT INDICATOR: Abstract

TITLE: Identifying Distributed Generation and Demand Side Management Investment Opportunities
...ABSTRACT: minimal data requirements, and is accurate when benchmarked against two existing case studies. Analysts who want to screen distributed resource investment opportunities with a minimal amount of effort will find the method particularly useful.

File 15:ABI/Inform(R) 1971-2003/May 22
 (c) 2003 ProQuest Info&Learning
 File 9:Business & Industry(R) Jul/1994-2003/May 21
 (c) 2003 Resp. DB Svcs.
 File 610:Business Wire 1999-2003/May 22
 (c) 2003 Business Wire.
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 275:Gale Group Computer DB(TM) 1983-2003/May 21
 (c) 2003 The Gale Group
 File 476:Financial Times Fulltext 1982-2003/May 22
 (c) 2003 Financial Times Ltd
 File 624:McGraw-Hill Publications 1985-2003/May 21
 (c) 2003 McGraw-Hill Co. Inc
 File 636:Gale Group Newsletter DB(TM) 1987-2003/May 21
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 File 621:Gale Group New Prod.Annou. (R) 1985-2003/May 21
 (c) 2003 The Gale Group
 File 613:PR Newswire 1999-2003/May 22
 (c) 2003 PR Newswire Association Inc
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 16:Gale Group PROMT(R) 1990-2003/May 21
 (c) 2003 The Gale Group
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 634:San Jose Mercury Jun 1985-2003/May 21
 (c) 2003 San Jose Mercury News
 File 148:Gale Group Trade & Industry DB 1976-2003/May 21
 (c) 2003 The Gale Group
 File 20:Dialog Global Reporter 1997-2003/May 22
 (c) 2003 The Dialog Corp.
 File 625:American Banker Publications 1981-2003/May 22
 (c) 2003 American Banker
 File 268:Banking Info Source 1981-2003/May W2
 (c) 2003 ProQuest Info&Learning
 File 626:Bond Buyer Full Text 1981-2003/May 22
 (c) 2003 Bond Buyer
 File 267:Finance & Banking Newsletters 2003/May 19
 (c) 2003 The Dialog Corp.

Set	Items	Description
S1	549641	(PORTFOLIO? OR INVESTMENT? OR FUND? ? OR SECURITIES OR HOLDINGS OR FINANCIAL? OR FISCAL? OR MONETARY OR PECUNIARY) () (TRANSACTION? OR DEAL? ? OR DEALING? OR TRADE? ? OR TRADING OR BUYING OR SELLING)
S2	11928	S1(2N) (MANAG? OR RECOMMEND? OR SUGGEST? OR ADVIS? OR ADVICE OR COUNSEL? OR PROPOS?)
S3	468251	(TAX OR TAXES OR TAXATION OR TARIFF? OR DUTY) (1W) (IMPACT? - OR BURDEN? OR LOAD? ? OR BRACKET? OR LEVEL? ? OR RATE OR RATES OR VALUAT? OR CONTRIBUTION? OR CONSEQUENCE? OR RESULT? OR EFFECT? ? OR LEVY OR LEVIES OR LEVIED)
S4	71202	S3(3N) (MINIMIZ? OR MINIMIS? OR MINIMUM OR REDUC? OR LOWEST OR LOWER OR LEAST OR DECREAS? OR DIMINISH? OR SMALLEST OR BOTTOM OR ROCKBOTTOM OR DEFLAT? OR ABAT?)
S5	62183	(DESIRE? OR PREFER? OR WANT? OR REQUIRE? OR REQUEST? OR ESSENTIAL? ? OR PREREQUISITE? OR CONSERVATIV? OR AGGRESSIV?) (2W-) (ALLOCATION? OR DIVISION OR PROPORTION? OR DISTRIBUT? OR PERCENTAG? OR ALLOTMENT?)
S6	1	S2 AND S4 AND S5
S7	30	S1 AND S4 AND S5
S8	13	(S7 NOT PY>1999) NOT PD>19990609
S9	11	RD (unique items)
S10	0	((S2(S)S4) NOT PY>1999) NOT PD>19990609
S11	11	((S2 AND S4) NOT PY>1999) NOT PD>19990609
S12	10	RD (unique items)

S13 258 S4 (5N) (ELECTRONIC? OR ONLINE OR CYBER OR VIRTUAL? OR DIGIT-
AL? OR INTERNET OR WEB OR WWW OR AUTOMATED OR AUTOMATIC? OR C-
OMPUTERI?)
S14 1 (S1 AND S13) NOT PY>1999
S15 2 S13 AND S5 AND (PORTFOLIO? OR INVESTMENT? OR FUND? ? OR SE-
CURITIES OR HOLDINGS

6/3,K/1 (Item 1 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00287967 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Tax-efficient investing: Reduce tax drag, improve asset growth
Jacob, Nancy
Trusts & Estates, v135, n7, p25-33, Jun 1996 DOCUMENT TYPE: Journal
Article LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 05020

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...ABSTRACT: products in light of the current administration's proposed changes in tax laws applicable to **securities transactions**. A **managed** investment product is defined as tax-efficient within an asset class and style if its...

... rate exceeded 100 percent. More recently, in the 1980's and 90's, these real **tax rates** were **lower**: During the period from 1982-95, the effective real tax on stocks dropped to 27...its portfolios (i.e., mutual funds) blends various asset classes to achieve the investor's **desired** target asset **allocation**. Some of the portfolios blend tax-managed and actively-managed components with index funds. The...

9/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01716370 03-67360

Italy

Danusso, G Massimiliano; Accrocca, Alessandro
International Financial Law Review Banking Yearbook 1998 Supplement PP:
83-87 Jul 1998
ISSN: 0262-6969 JRNL CODE: IFL
WORD COUNT: 2656

...TEXT: income aims to simplify of the tax structure. This was to be realized through a reduction of withholding tax rates to a twofold system providing for a lower 12.5% rate and a higher 27...

... of ordinary income tax. However, individuals may chose (by a check-the-box procedure) to request the company distributing the dividend not to apply any withholding tax. In such a case, the dividends must... the Italian official prime rate increased by two-thirds, in case of bonds or similar securities traded on Italian regulated markets or distributed by means of public offerings, or increased by one...

9/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01576235 02-27224

China's financial reforms in the global market

Holmes, William D
Law & Policy in International Business v28n3 PP: 715-777 Spring 1997
ISSN: 0023-9208 JRNL CODE: LPI
WORD COUNT: 25889

...TEXT: variety of semi-official and unofficial venues, the most significant have been the twenty-odd "securities trading centers" that have been set up in major cities, generally under the sponsorship of the...

... over local securities matters (discussed in the following section), it would appear unlikely that the securities trading centers will be brought under effective national regulation in the near term. Indeed, given continuing... that it can be used by non-corporatized SOEs. Recent official statements 106 indicate that preference in allocation of quota is to be given to the 300 priority SOEs, which may issue bonds...for foreign banks, against fifty-five percent for domestic) will have to be removed or reduced. Levelingdown of domestic tax rates is regarded as unrealistic at present given fiscal constraints, and press reports in August 1996...appears likely, many of the new arrivals bring with them the same anarchic approach to financial dealings (and financial regulation) that ...centrally, the current dynamic means the continued predominance of non-market players in economic and financial dealings. Apart from the inherent inefficiencies at the macroeconomic level, these realities perpetuate the essentially political... ECON. RES.J.] 3 (1996). The repo market spans the Shanghai and Shenzhen exchanges, the Securities Trading Automated Quotation System (STAQ) network, and local trading centers, and includes a curbside component of...

9/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01401151 00052138

Financial management: A balancing act for local government chief financial officers

Hildreth, W Bartley
Public Administration Quarterly v20n3 PP: 320-342 Fall 1996
ISSN: 0734-9149 JRNL CODE: SRP
WORD COUNT: 7915

...TEXT: as undependable public service interrupt daily routines. Besides, a balanced budget promised on a stable **tax rate**, if not a lower one, is a powerful political signal.

Achieve Competitive Advantage. Community leaders and the media frequently ...expectation and now federal regulatory review is in disclosure practices regarding the issuance of municipal **securities**. **Selling** bonds in the national capital market has long **required** preparation and **distribution** of an offering circular known as an "official statement," although the comprehensiveness of it has...

9/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00763260 94-12652
The individual provisions of the Omnibus Budget Reconciliation Act of 1993
Anonymous
Tax Adviser v24n9 PP: 543-550 Sep 1993
ISSN: 0039-9957 JRNL CODE: TAD
WORD COUNT: 4629

...TEXT: Taxpayers subject to the surtax (except married individuals filing separate returns) will face a marginal **tax rate** of at least 39.6%. A taxpayer will effectively face an additional 0.74% marginal rate for each ...

...income tax rate of up to 43.76%.

Also effective for 1993, the individual alternative **minimum tax** (AMT) **rate** is increased. The AMT rate is currently 24% on all alternative minimum taxable income (AMTI... AGI is defined to include deductions for various administrative expenses, the personal exemption deduction, amounts **required** to be **distributed** currently, and any other amounts properly paid or credited for the tax year.
ESTATE AND... net capital gain and excess investment interest expense generally will be better off forgoing the **lower capital gain tax rate** and deducting the additional investment interest expense.

2. In certain situations, advance planning may enable...

...in the ordinary course of their business.

* OBSERVATION

These special rules are directed at sophisticated **financial transactions**. Many standard tax planning investment strategies will remain effective to convert ordinary income into capital...

9/3,K/5 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

05927071 Supplier Number: 53166011 (USE FORMAT 7 FOR FULLTEXT)
New Rules Clarify Roth IRA Choices.
Schmitt, Bryan
Best's Review - Life-Health Insurance Edition, p89(1)
Oct 1, 1998
Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade
Word Count: 951

... changed or another unfortunate event occurred.

Determining the Five-Year Holding Period. To meet the **requirements** for favorable **distributions** from a Roth IRA, an individual must hold an account for at least five years...

...only a portion of a traditional IRA, or converting a bit at a time to **minimize** the **tax impact** (similar to dollar-cost averaging), can be employed. In the long term, distributions can be...

NAICS CODES: 52311 (Investment Banking and **Securities Dealing**)

9/3,K/6 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

10888453 SUPPLIER NUMBER: 54099074 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Why give an IRA to charity?(tax and planning)

Chesser, Delton L.; Gulig, Michael J.; Hollingsworth, Danny P.

Tax Adviser, 30, 3, 162(1)

March, 1999

ISSN: 0039-9957 LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 3353 LINE COUNT: 00379

... an estate:

1. A 50% excise tax under Sec. 4974(a) for failure to make **minimum** distributions.

2. Income **tax** at **rates** up to 39.6% under Sec. 1(e) (plus state income taxes, if the heirs...some control over the assets transferred to the foundation; generally under Sec. 4942, it is **required** to **distribute** only 5% of its assets each year to public charities, rather than making a onetime...deducted. Thus, if the client intends to contribute an IRA to charity at death, only **required** **minimum distributions** should be taken during life.

Conclusion

The favorable income tax treatment given to IRAs and...

NAICS CODES: 52311 Investment Banking and **Securities Dealing**

9/3,K/7 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

10815602 SUPPLIER NUMBER: 53889496 (USE FORMAT 7 OR 9 FOR FULL TEXT)

OECD economic outlook.(includes related articles)

OECD Economic Outlook, 64, 1(2)

Dec, 1998

ISSN: 0474-5574 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 76969 LINE COUNT: 06529

... as repatriation of proceeds from exports. But since international capital movements need not involve observable **financial transactions**, circumventing controls is rarely difficult, although it may involve costs.

* The costs of administering, enforcing...in the United States and Europe, respectively, in line with declining inflation.

With a more " **aggressive** " monetary easing in Europe and the United States, the negative impact on demand and activity...monetary-policy manoeuvre were limited by already very low interest rates. Ready reckoners of more **aggressive** fiscal policy action suggest that for the United States, a discretionary fiscal expansion of 1...The New Deal, more generous in-work benefits and reforms to national insurance contributions to **reduce** high marginal effective **tax rates** paid by low income earners are likely to increase labour supply, and should help to...of the euro as an

international reserve currency and a currency of denomination for international financial transactions .

Communicating policy to the public

All OECD central banks are accountable, in the sense that... pre-committed spending. Regarding revenue measures, the government is proposing an increase in the CPMF (financial transactions tax) to 0.38 per cent (and then to reduce it to 0.3 per...

9/3,K/8 (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

09109104 SUPPLIER NUMBER: 18842463 (USE FORMAT 7 OR 9 FOR FULL TEXT)

The new Section 355 checklist questionnaire.

Herskovitz, Donald L.

Tax Executive, 48, n5, 390-397

Sep-Oct, 1996

ISSN: 0040-0025 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 6714 LINE COUNT: 00553

... transaction.

Rev. Proc. 96-30 contains guidelines to persuade the IRS that risk reduction is essential for the distribution . The guidelines reflect a liberalization of the IRS view of risk reduction. Nevertheless, Rev. Proc ...the IRS will provide some latitude, if the other corporation meets the same active business requirements of Distributing or Controlled. In addition, a representation must be given that, immediately after the distribution, at...and 1491, transfer pricing under section 482, earnings and profits, the foreign currency aspects of financial transactions , and the Subpart F and PFIC rules. On the last day, all the topics will be brought together in a session on structuring foreign transactions and operations to minimize the corporate tax burden .

The course will feature an outstanding faculty. In addition to experienced tax practitioners, several TEI...

9/3,K/9 (Item 4 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

02483958 SUPPLIER NUMBER: 03978024 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Foreign industrial output was up slightly in July.

Pittman, Herta

Business America, v8, p19(4)

Oct 14, 1985

CODEN: BUAMDM ISSN: 0190-6275 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 2653 LINE COUNT: 00223

... recent measures taken by the Dutch government to stimulate private sector spending, which include a reduction of the corporate tax rate , have had some effect.

French industrial production data for July is estimated. Detailed information was...

...from the previous month's level. This demand for autos was spurred by the favorable financial deals offered by U.S. automakers. Appliances, TV's and airconditioners also registered sharp outputs gains...as they are announced and can respond to business inquiries regarding duty rates and license requirements . The Division can be reached at (202) 377-4464, or by writing: Mexico Division, U.S. Department...

9/3,K/10 (Item 1 from file: 625)

DIALOG(R)File 625:American Banker Publications

(c) 2003 American Banker. All rts. reserv.

0054281

Tax Changes Seen Boosting Individual Pension Products

American Banker - July 29, 1986; Pg. 1; Vol. 151, No. 147

WORD COUNT: 2,053

BYLINE:

By PHILIP T. SUDO

TEXT:

...Cresap, McCormick and Paget in New York. "It would (also) probably benefit them to more aggressively pursue the distribution of insurance."

What follows is a look at some of the major post-tax reform...

...under the current tax rates, or use a five-year averaging formula under the proposed lower tax rates. Employees in this age group

would have to make a one-time election as to...employees or less."

Katherine Heron, deputy general counsel for the Investment Company Institute, a mutual fund trade group, said SEPs are what they are named simple.

"The IRS form you use to...

9/3,K/11 (Item 1 from file: 268)

DIALOG(R)File 268:Banking Info Source

(c) 2003 ProQuest Info&Learning. All rts. reserv.

00287967 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Tax-efficient investing: Reduce tax drag, improve asset growth

Jacob, Nancy

Trusts & Estates, v135, n7, p25-33, Jun 1996 DOCUMENT TYPE: Journal

Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 05020

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...ABSTRACT: products in light of the current administration's proposed changes in tax laws applicable to securities transactions. A managed investment product is defined as tax-efficient within an asset class and style...

... products in light of the current administration's proposed changes in tax laws applicable to securities transactions. We define a managed investment product as tax-efficient within an asset class and style...

...rate exceeded 100 percent. More recently, in the 1980's and 90's, these real tax rates were lower: During the period from 1982-95, the effective real tax on stocks dropped to 27...its portfolios (i.e., mutual funds) blends various asset classes to achieve the investor's desired target asset allocation. Some of the portfolios blend tax-managed and actively-managed components with index funds. The...

12/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00847355 94-96747

Regulations for foreign investment

Hlawati, Edith

Global Investor n7 (Austria Supplement) PP: 56-67 1994

ISSN: 0951-3604 JRNL CODE: GLI

WORD COUNT: 4236

...TEXT: Primary insiders violate the law if they deliberately abuse their knowledge for purposes of concluding **securities deals**, **recommending** deals or passing on information. Secondary insiders do so if they knowingly take advantage of... final rate of 22%, even if the shareholder is a foreigner for tax purposes. The **tax rate** may be **reduced** under the provisions of double taxation treaties between Austria and the country of the foreign...

12/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00801578 94-50970

Securities transaction taxes: An overview of costs, benefits and unresolved questions

Schwert, G William; Seguin, Paul J

Financial Analysts Journal v49n5 PP: 27-35 Sep/Oct 1993

ISSN: 0015-198X JRNL CODE: FIA

WORD COUNT: 7240

...TEXT: the tax base, and the general misperception that only wealthy speculators will bear the burden, **proposals** for a **securities transaction tax** will probably be hotly debated for some time to come. Advocates contend that an...Century Fund, 1992)) makes the novel suggestion that transaction taxes would be especially effective in **reducing** volatility if the **tax rate** were a function of contemporaneous market activity. That is, taxes would be imposed (or imposed...

12/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00690044 93-39265

Forceful academic steps into Mulford's shoes

Lee, Peter

Euromoney PP: 28-29 Mar 1993

ISSN: 0014-2433 JRNL CODE: ERM

WORD COUNT: 1883

...TEXT: should be encouraging". Summers also recommended a tax on burning carbon fuels, elimination of the **reduction in tax rates** for families earning more than \$200,000, and less lenient treatment for writing off advertising expenditure.

SECURITIES TRANSACTION TAX PLAN

Of most significance for the financial services industry, Summers **suggested** a **securities transaction tax** of 0.5% to discourage fund managers from churning portfolios and to release corporate...

12/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

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00589482 92-04655

Brokers' Selections: Search for Safety

Anonymous

Far Eastern Economic Review v154n52 PP: 58-63 Dec 26, 1991/Jan 2, 1992

ISSN: 0014-7591 JRNL CODE: FER

WORD COUNT: 3372

...TEXT: of more than 23% as a result of the commissioning of new plant and a lower tax rate .

Pan Brothers (Rps 4,500) should show improved margins as a result of sourcing of...most successful airlines in Asia.

19th ICP (Rs 18.00) is one of the best managed domestic funds , trading at a 30% discount to net-asset value.

12/3,K/5 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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03783100 Supplier Number: 48192020 (USE FORMAT 7 FOR FULLTEXT)

Panel suggests cut in corporate tax to 'U.S. level'

Japan Weekly Monitor, pN/A

Dec 22, 1997

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 604

Japan's corporate tax rate should be reduced by nearly 9 percentage points from the present nearly 50 % to a level close to...

...order to revitalize the nation's stock markets in the face of the globalization of securities trading .

It recommended that the transaction tax be abolished in the future.

"If we maintain our high-cost...

12/3,K/6 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2003 The Gale Group. All rts. reserv.

09339306 SUPPLIER NUMBER: 19192306 (USE FORMAT 7 OR 9 FOR FULL TEXT)

The case for a Financial Transactions Tax.

Grant, Jordan

Canadian Dimension, v31, n1, p42(3)

Jan-Feb, 1997

ISSN: 0008-3402

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 2186 LINE COUNT: 00172

... the income from capital gains is taxed at a lower rate than ordinary income.

The proposed Financial Transaction Tax would serve two purposes. First it offers an alternative, relatively progressive revenue source. Second...

...recently eliminated their STETs, and over the past decade a number of other countries have reduced their tax rates .

The principal argument against domestic FTTs is the contention that they can be easily evaded...

12/3,K/7 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2003 The Gale Group. All rts. reserv.

09045322 SUPPLIER NUMBER: 18730027 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The thorny problem of implementing new consumption taxes.(Fundamental Tax
Reform: Possibilities and Problems)
Mintz, Jack M.
National Tax Journal, 49, n3, 461-474
Sep, 1996
ISSN: 0028-0283 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 7412 LINE COUNT: 00588

... base. To capture the consumption derived from financial intermediaries, the taxation of both real and financial transactions has been proposed. The inclusion of financial transactions is based on the notion that the asset's value...a tax on the middle class unless some form of adjustments is made. The FET reduces tax rates and narrows the tax base for the richer classes who can now earn tax-free...increase substantially if governments exempt goods and services or use multiple rates in order to reduce the tax burden on lower income consumers (Sandford et al, 1989). Exemptions, including the possible recovery of taxes on inputs...

12/3,K/8 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

05559848 SUPPLIER NUMBER: 11709623 (USE FORMAT 7 OR 9 FOR FULL TEXT)
OECD economic survey - Japan. (Organization for Economic Cooperation and Development)
OECD Economic Surveys - Japan, p9(170)
Nov, 1991
ISSN: 0376-6438 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 33781 LINE COUNT: 02762

... and finance companies of Japanese banks are able to engage in financial activity such as securities dealing, trust banking, management of private pension funds and M&A, which they are not allowed to pursue in...finance companies of Japanese banks are able to engage in financial activity abroad, such as securities dealing, trust banking, management of private pension funds and mergers and acquisitions, which they are not allowed to pursue...price increases, but the assessed value is far below the

market value, making the effective tax burden lower than the nominal tax rate.

For example, the highest assessment for residential land in the centre of each

prefecture is...reduced by 5 percentage points to 15 per cent; and second, the

application of the reduced tax rate will be extended as regards capital gains

arising from the sale of owner-occupied housing...

12/3,K/9 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

04993972 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Graduating to low-tax regimes outside Canada: Tax exiles: High-tech graduates move south for better lifestyles
JONATHAN CHEVREAU
FINANCIAL POST, p04
April 17, 1999
JOURNAL CODE: FFP LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 893

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... people in Bermuda, Toronto and the Netherlands. The Trafalgar Group offers full service brokerage, investment **management** and **financial trading** and investment research. Conexsys has just been listed on the Bermuda stock exchange and, soon...

...where they are and cut that \$600-billion debt that is killing us."

He believes **lower tax rates** would impose on governments the discipline of not spending, just like lowering the limit on...

12/3,K/10 (Item 1 from file: 268)

DIALOG(R)File 268:Banking Info Source

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00287967 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Tax-efficient investing: Reduce tax drag, improve asset growth

Jacob, Nancy

Trusts & Estates, v135, n7, p25-33, Jun 1996 DOCUMENT TYPE: Journal

Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 05020

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...ABSTRACT: products in light of the current administration's proposed changes in tax laws applicable to **securities transactions**. A **managed** investment product is defined as tax-efficient within an asset class and style if its...

... rate exceeded 100 percent. More recently, in the 1980's and 90's, these real **tax rates** were **lower**: During the period from 1982-95, the effective real tax on stocks dropped to 27...

14/3,K/1 (Item 1 from file: 626)
DIALOG(R) File 626:Bond Buyer Full Text
(c) 2003 Bond Buyer. All rts. reserv.

0176955

Southeast Bond-Watch

The Bond Buyer - April 18, 1996; Pg. 25; Vol. 316, No. 29879

Word Count: 1,575

TEXT:

...in

2036 or to exercise a repayment option in two years or 10 years. "This financial transaction is another example of how TVA continues to find ways to aggressively manage its debt...

...that it

would have subverted Tennessee's Truth in Taxation Law. That law makes municipalities automatically lower tax rates correspondingly with growth in property values, unless they tell citizens at a hearing that they...

15/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00621010 92-36112

The Capital Gains Tax Cut: Economic Panacea or Just Plain Snakeoil?

Aaron, Henry J.

Brookings Review v10n3 PP: 30-33 Summer 1992

ISSN: 0745-1253 JRNL CODE: BRR

WORD COUNT: 2898

...ABSTRACT: In addition, nothing in any proposal to lower capital gains tax rates would require that **investments** be made in the US to qualify for reduced rates. From 1977 to 1988, after...

... of 0.1%, while incomes of the top 1% rose 96%. Meanwhile, the total federal **tax** rate on the **bottom** 80% was **virtually** unchanged, while that on the top 1% fell by 1/4, from 35.5% to...

...TEXT: to subsequent owners. Or they accrue to tax-exempt U.S. entities, such as pension **funds**, or to foreign owners not subject to U.S. tax. In addition, most capital gains are realized several years after they actually accrue, a delay that **automatically** and significantly **reduces** effective **tax** rates. And the longer the delay, the greater the reduction. In actual practice, the tax rate...

... not promote growth, it is important to keep in mind a key economic identity. Domestic **investment** is exactly equal to private saving less the government budget deficit less U.S. net **investment** abroad as measured by exports minus imports. That assertion is not a matter of opinion or economic analysis. It is an identity that must exist, even the way we count **investment**, saving, government spending and revenues, and international transactions. The idea is clear enough. Resources for **investment** can come from the domestic saving left over after paying for the government deficit and...

... is vanishingly small assuming that saving really does increase when the rate of return rises.

INVESTMENT DEMAND

Nothing in any proposal, Republican or Democratic, to lower capital gains tax rates would require that **investments** be made in the United States to qualify for reduced rates. Nothing in any proposal, therefore, would tend to shift one cent of **investment** by U.S. taxpayers to the United States from abroad.

For that reason--recall the domestic **investment** identity--the reduced capital gains tax rate can increase **investment** in the United States only by increasing U.S. saving or by increasing borrowing from...

... expected to show a detectable increase. The only remaining way to boost U.S.-based **investment** significantly would be to increase foreign **investment** here.

If anything, however, a capital gains tax cut would lower, not raise, such **investment**. Any increase in U.S. saving and U.S.-based **investment** by U.S. savers would tend to lower the after-tax rate of return on **investment** in the United States. The decrease in the rate of return would be negligible if U.S. saving did not increase much, and the drop in foreign **investment** in the United States would also be small. But one thing is clear: a drop in **investment** in the United States by foreigners, however small, is not an increase. And such a...

...and further reduce any positive effect on U.S. economic growth.

SHIFTING THE COMPOSITION OF INVESTMENT

Even if a capital gains tax cut would not increase the quantity of

investment , it might improve the quality of investment . But it could do so only if markets now rank investments incorrectly, favoring relatively low-productivity projects over high-productivity ones.

Is it possible that investors...

...markets systematically deny resources to highly promising projects?

No such case can be sustained for investments undertaken by established corporations. They have ready access, through retained earnings, bank loans, sale of debt, or new stock issues, to the capital they need for new investments . They can choose the projects managers think will produce the highest expected returns, with proper allowance for risk.

Nor can such a case be made for investments , such as real estate, that can be financed largely with borrowed funds . Because the inflation component of interest is immediately deductible, while the inflation component of asset...

...at all if the gains are not sold during the life of the owner), such investments are already powerfully favored by the tax system.

Is the case, perhaps, stronger for reduced capital gains taxes on investments in new companies, which do not have ready access to capital markets, but which create...

... too little is invested in them. It is not even relevant to the debate. Whether investments in new companies are too large or too small depends on whether their expected rate of return is greater or less on the margin than that on other investments .

Second, almost 90 percent of venture capital invested in new companies comes from sources such as pension funds and foreign investors that are tax exempt and thus unaffected by a tax cut. The argument that reduced capital gains tax rates would attract new funds to venture capital investments hinges on the likelihood that reducing a tax whose effective rate is already well below...

...great deal of capital.

That argument is utterly implausible. If the net return on an investment after tax under current law is, say, 100, the tax cut would boost the net ...

...and taxable venture capital is only 12 percent of total venture capital, the increment to investment from cutting capital gains taxes is likely to be about 0.02 percent.

These calculations...

... tax at both the corporate and personal levels, the tax system may contain biases against investments in corporations. Projects that depend on the capacity of corporations to amass capital may have...

... it. The difficulty is that a large share of capital gains arises from real estate investments , which typically rely heavily on borrowing. Current rules impose what amounts to negative rates of...

...interest is paid by taxable entities and is received by exempt entities, such as pension funds , insurance companies, or foreigners. Extending reduced rates to capital gains, the major additional avenue through which capital income on real estate investment flows, would exacerbate an existing distortion.

More fundamentally, if double taxation is a problem (and...have to rise 82 percent. According to calculations by Alan Auerbach, such an increase would require (with the proportion of gains realized each year held constant)

that the fraction of gains held until death...

... will rise and national saving will fall correspondingly. The reduction in national saving would cut **investment** (unless the flow of borrowing from foreigners increases again, recall the domestic **investment** identity), depress growth of national product, and reduce revenues further. If foreign borrowing were to increase enough to sustain **investment**, national product would not fall immediately, but the United States would acquire additional obligations to...

15/3,K/2 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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05925828 SUPPLIER NUMBER: 12722175 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The capital gains tax cut: economic panacea or just plain snakeoil?

Aaron, Henry J.

Brookings Review, v10, n3, p30(4)

Summer, 1992

ISSN: 0745-1253

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 3068

LINE COUNT: 00234

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